



National Patient
Advocate Foundation

May 20, 2019

The Honorable Jeff Merkley
313 Hart Senate Office Building
Washington, DC 20510

Dear Senator Merkley:

National Patient Advocate Foundation (NPAF) appreciates your leadership in introducing the Medical Debt Relief Act of 2019—legislation that we support with our full endorsement.

NPAF represents the voices of millions of adults, children and families coping with serious and chronic illnesses nationwide. We are the advocacy affiliate of Patient Advocate Foundation (PAF), which provides direct case management and other patient assistance services to thousands of patients and caregivers across the country each year, including insurance claims intervention, job retention services, and debt crisis management.

Financial hardship resulting from medical costs continues to be one of the top reasons patients and caregivers contact PAF for assistance. Millions of people in the US are at risk of losing their health, homes, credit standing, and financial security annually because of the harms of medical debt. It's a widespread and growing problem, currently affecting about one in four individuals regardless of age, income, insurance status or ethnicity according to a [study](#) from the Urban Institute. The burdensome consequences can be overwhelming, and these families often cut corners in their own household and health care needs in an effort to maintain financial viability and avoid medical debt.

We appreciate that the Medical Debt Relief Act of 2019 includes important protections for people confronted with mounting medical debt by requiring prompt removal of settled medical debts from credit reports and prohibiting credit bureaus from including medical collections on reports until a year from when the patient is first notified of the debt. Additionally, the bill improves the consumers' ability to correct credit report errors through a new appeal process for initial reviews of disputed items, and reduces the amount of time that adverse credit information stays on reports. These provisions are critical steps in allowing patients and their families the time they need to evaluate validity of medical bills, contest those that are in error, and resolve coverage or billing disputes without being unfairly penalized. These protections are also important to help families avoid household material hardships and support patient and family quality of life, enabling affected individuals to focus on treatment and recovery rather than distressing financial hardship caused by illness.

NPAF looks forward to working with you on this important legislation in the 116th Congress. Please contact Melissa Williams, manager of healthcare policy and advocacy, at Melissa.Williams@npaf.org or (202) 573-6459 if we may be of further assistance.

Sincerely,

A handwritten signature in black ink that reads "Rebecca A. Kirch". The signature is written in a cursive, flowing style.

Rebecca A. Kirch
Executive Vice President, Healthcare Quality and Value