



**National Patient  
Advocate Foundation**

March 2, 2021

The Honorable Jeff Merkley  
531 Hart Senate Office Building  
Washington, DC 20515

Dear Senator Merkley,

National Patient Advocate Foundation (NPAF) appreciates your leadership in introducing S. 214, the Medical Debt Relief Act—legislation that we support with our full endorsement.

NPAF represents the voices of millions of adults, children and families coping with complex and chronic diseases 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.<sup>1</sup> 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. With the current COVID-19 crisis, the financial hardships facing patients and caregivers will only be amplified, thereby making a solution to address medical debt all the more dire.

The Medical Debt Relief Act comes at a critical time. The legislation 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. These provisions are critical steps in allowing patients and their families the time they need to evaluate the 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 117<sup>th</sup> Congress. Please contact Melissa Williams, associate director of policy and field advocacy, at [Melissa.Williams@npaf.org](mailto: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".

Rebecca A. Kirch  
Executive Vice President, Policy and Programs

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<sup>1</sup> Karpman M, Caswell K. Past Due Medical Debt Among Nonelderly Adults, 2012-2015. March 2017. Available at: [http://www.urban.org/sites/default/files/publication/88586/past\\_due\\_medical\\_debt.pdf](http://www.urban.org/sites/default/files/publication/88586/past_due_medical_debt.pdf)