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## SEN. QADDOURA INTRODUCES BILL TO COMBAT NEGATIVE IMPACTS OF MEDICAL DEBT Coalition with disparate stakeholder groups support bill

**INDIANAPOLIS** – Senator Fady Qaddoura today introduced legislation to alleviate the burden of medical debt for patients and survivors across Indiana. More than 100 million Americans struggle with medical debt. Overall, respondents to a survey conducted by the Indiana Community Action Poverty Institute concluded that 40.0% of Hoosiers have medical debt balances between \$1,000 and \$10,000. However, nearly a fifth (17.4%) of respondents had more than \$10,000 in medical debt.

A recent <u>national poll</u> suggests that of those with medical debt, 45% say they are delaying or avoiding care for serious issues. To manage healthcare costs, most patients (63%) are making serious sacrifices, including delaying payment or putting bills on a credit card.

"No one should have to carry the burden of illness into every aspect of their life, especially their financial future. My comprehensive legislation takes a two-pronged approach to tackling medical debt: first, by easing the burden for those who have already accrued it, and second, by preventing future patients from facing crippling debt. A medical diagnosis should not be a life sentence to financial instability. It's time to ensure that Hoosiers—especially our most vulnerable—can live healthy, fulfilling lives without the weight of medical debt holding them back," said Senator Qaddoura.

The comprehensive legislation would adopt a two-prong approach to addressing medical debt by both alleviating the burden of medical debt for those who have already accrued it and by preventing future patients from accruing debt. The bill would encourage hospitals to enroll patients in charity care, prohibit health care providers from charging interest rates that exceed 3%, and protect assets such as homes.

"Watching my husband fight cancer was one of the hardest experiences of my life. What made it even more devastating was the financial burden we faced to pay for his care," said Rebekah Lewis, a volunteer advocate for The Leukemia & Lymphoma Society. "We had to tap into our retirement savings just to cover the costs of his treatment and still ended up in overwhelming medical debt. This bill isn't just about money—it's about restoring dignity, fairness, and making sure that no one is left behind when they're facing their toughest moments." "Nobody chooses cancer, and nobody chooses medical debt. But the reality is that the two are inextricably linked," said Dave Almeida, director of government affairs at The Leukemia & Lymphoma Society. "Medical debt is like cancer treatment: the earlier the intervention, the better the outcome. That's why engaging hospitals as a means of establishing eligibility for charity care is so important."

"My miracle baby was the beginning of my downward spiral with medical debt – a burden that impacted my family for decades. Through my research at the Institute, I have heard from others with similar experiences and things have not changed in a positive way. This bill is the beginning of addressing this issue so that my daughter, grandchildren, and other families won't have to face the same challenges," said Deborah Fisher, research associate at the Indiana Community Action Poverty Institute.

"Medical debt is a significant burden to those facing cancer. Over 42,000 Hoosiers heard the words, 'you have cancer' last year. State lawmakers have an opportunity to lessen the burden of a cancer diagnosis for those who will hear those words in the future," said Allie Kast Gregg, Indiana government relations director at the American Cancer Society Cancer Action Network.

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