

Resolution 1: Medical Debt Resolution

Sponsored by Sen. Tonya Anderson, Georgia

A Resolution Calling for Stronger Consumer Protections and Hospital Financial Assistance Policies to Address Medical Debt

WHEREAS, the National Organization of Black Elected Legislative Women (NOBEL Women) recognizes that medical debt is a leading cause of financial hardship and disproportionately affects Black communities and other communities of color;

WHEREAS, over 100 million people in the United States struggle with medical debt, with Black adults nearly twice as likely as white adults to owe medical debt, even when insured;

WHEREAS, 47% of cancer patients and survivors incurred medical debt in order to pay for their cancer care and those with cancer debt are more than three times as likely to be behind on screenings;

WHEREAS, aggressive medical debt collection practices, including lawsuits, wage garnishments, and credit reporting, exacerbate economic disparities and undermine public health;

WHEREAS, nonprofit hospitals—many of which receive tax exemptions—are legally obligated to provide financial assistance but often fail to adequately inform patients or implement fair policies;

WHEREAS, state legislatures have the authority and strong bipartisan support to protect consumers from medical debt and responsibility to regulate hospital billing practices, require standardized financial assistance policies, and protect consumers from predatory medical debt collection;

THEREFORE, BE IT RESOLVED, that the NOBEL Women urges state legislatures to adopt comprehensive medical debt protection laws, that include, but are not limited to standardized hospital financial assistance policies, prohibitions on aggressive collection practices, public reporting of hospital financial assistance and collection practices, state oversight of nonprofit hospital compliance with charity care obligations, and credit reporting protections;

THEREFORE, BE IT FURTHER RESOLVED, that the NOBEL Women supports state-level reforms requiring hospitals to provide transparency in medical billing, financial support, and charity care, as well as to offer income- and family size-based financial assistance programs, payment plan options, and comprehensive education on patient rights;

BE IT FINALLY RESOLVED that the NOBEL Women urges state legislatures to examine medical debt and harmful consumer practices and to enact state legislation to protect patients.

References:

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