



February 7, 2024

To: Senate Committee on Labor and Business

From: Emerson Hamlin, Political Organizer, Oregon Nurses Association

Re: Support for SB 1595

Chair Taylor, Vice-Chair Bonham, and members of the committee,

Thank you for the opportunity to submit testimony on behalf of the Oregon Nurses Association. The Oregon Nurses Association (ONA) is a professional association and labor union representing over 17,000 nurses and healthcare professionals. Our members work in urban and rural hospitals, clinics, school-based health centers, home health, and county health departments across Oregon.

Medical debt is the number one source of debt collections within the United States.¹ Unfortunately, Oregonians have not been spared, with a recent survey showing that 13% were contacted by a collections agency due to medical debt.² Unfortunately, current debt collection practices are harmful to working people: debt collectors can seize all funds in a bank account, force the sale of a home, and garnish wages to an extent that impacts a family's ability to put food on the table. ONA members do not believe that receiving necessary health care should be the cause of these catastrophic financial consequences.

Our members are grateful to see SB 1595, which offers protections for families and ensures that they can meet their basic needs while facing debt. SB 1595 does so by increasing the amount of take-home pay protected from court seizure or garnishment, protecting the first \$2,500 in an individual's bank account, and increasing the value of a home protected from seizure. These adjustments will offer some stability for working people in times of extreme stress, and better allow them to take care of themselves and their families. ONA urges a yes vote.

Sincerely,

Emerson Hamlin

¹ Crawford, Krysten. "America's Medical Debt Is Much Worse than We Think." *Stanford Institute for Economic Policy Research (SIEPR)*, 20 July 2021, siepr.stanford.edu/news/americas-medical-debt-much-worse-we-think.

² Oregon Health Authority, and Healthcare Cost Growth Target. "Impact of Health Care Costs on People in Oregon, 2021 ." *Oregon Health Authority*, Sept. 2023.