



Vote YES on Senate Bill 605 – End Unfair Credit Reporting on Medical Debt

We urge your YES vote on SB 605 to stop credit reporting on medical debt and protect Oregonians' ability to keep their homes, jobs, and financial well-being after facing illness or injury.

- **High medical costs have forced nearly one in three Oregonians to incur medical debt in the last two years.** Once sent to collections and reported on a person's credit report, this debt limits their options for physical and financial recovery.
- **Removing medical debt from credit reports, including debt on high-interest health care credit cards, does not forgive debt or mean that patients don't have to pay.** By preventing the use of medical debt in tenant or employment screening, SB 605 will give those with medical debt a fighting chance to get healthy, access affordably priced credit, cover their bills, and get back on their feet.
- **Medical debt damages Oregonians' credit scores despite being an unreliable indicator of their ability to pay future bills.** It's common for medical bills to be inaccurate, and patients get punished for bills they don't owe. Given the risks and limited predictive value, some credit reporting companies have already made voluntary exclusions for medical debt.
- **Medical debt does not reflect financial responsibility and should not be on credit reports.** We urge your support for this essential reform.

ORGANIZATIONS IN SUPPORT OF SB 605

