



Jan 30, 2025

TO: Senate Committee On Labor and Business
FR: Gray Brokaw, Campaign Associate, Oregon State Public Interest Research Group (OSPIRG)
RE: SB 605 - Relating to medical debt reporting

OSPIRG is a statewide member-based organization representing thousands of Oregonians. We speak out for the public and stand up to special interests on problems that affect the public's health, safety and wellbeing.

OSPIRG supports SB 605, which would remove medical debt from consumer credit reports. This initiative is crucial for safeguarding the financial well-being of Oregonians and ensuring that medical debt does not unjustly prevent them from accessing necessities like housing or employment.

Unlike other forms of consumer debt, medical debt is unavoidable and arises from unforeseen health emergencies. A recent survey indicates that approximately 14 million adults owe over \$1,000 in medical debt, with 3 million owing even more¹. These debts do not result from personal spending choices but from necessary medical care, making them a poor indicator of an individual's future creditworthiness.

Removing medical debt from credit reports is a compassionate and pragmatic approach that recognizes the unpredictable and uncontrollable nature of health care expenses.

OSPIRG urges your support of SB 605.

¹ [PIRG. Why Medical Debt Should Be Removed](#)