

Hello. My name is Toni Burton. I live in Clackamas County.

I am sharing my experience with you to help explain why it's important to support SB 605 and protect Oregonians facing medical debt.

A few years ago, when my daughter was 14 years old, I had to check her into a subacute residential facility through Albertina Kerr to protect her from self-harm. I had private insurance, but the costs of the treatment were unclear and never fully explained to me. I didn't find out how much money I owed until six months later.

During that time, my son was senselessly assaulted on the street and he eventually died in March 2019. The last thing I was thinking about was paying the facility bill because I had all these other emergency costs to worry about.

Then I received a notice that a debt collection agency located in Springfield, Oregon, was suing me for the bills I owed to Alerbtina Kerr for my daughter's treatment. I was able to make an agreement with them that I would pay \$400 a month, which I did for six months.

Then COVID hit, and money got tight. Despite working full-time, I could no longer afford the monthly payments to the debt collector. In October 2022, the collection agency took me to court and drained my entire checkings account. I didn't get the papers about the judgment, the court date, or any other heads up until after they garnished my account. Then they started sending notifications through the mail.

My credit report shows that I've never made any payments, which has severely damaged my credit score. I haven't paid it all off, but I did make six payments toward my debt for which I received confirmation numbers.

I tried to explain my situation — that I was dealing with the unexpected costs of my son's death — to the collection agency, but that didn't matter. Now, I'm working to dig out of this hole, but my options for staying afloat and covering my bills are limited since my credit score keeps getting worse. The only way I can get any kind of credit or loan is to find a cosigner or pay unaffordable interest rates — I've seen some as high as 101%.

I'm sharing this with you today because I don't want anyone else to experience what I've gone through. The pain of having a family member go through a medical crisis and dealing with the astronomical costs is as overwhelming as it gets. And now I'm being punished by the credit reporting system, which makes it more difficult to recover from this debt. It's enough to make someone feel like there's no way forward.

I hope you'll support SB 605. Removing medical debt from credit reports will give Oregonians like me the chance to manage the devastating costs of health care and get back on our feet.

Thank you.