



Disability  
Rights  
Oregon

TO: Senate Committee on Labor and Business  
FROM: Ben Gurewitz  
DATE: January 30, 2025  
RE: SB 605 - Support

Chair Taylor, Co-Chair Bonham, Vice-Chair Finger McDonald, and Members of the Committee,

My name is Ben Gurewitz, I am speaking on behalf of Disability Rights Oregon and pleased to offer testimony in strong support of Senate Bill 605. Disability Rights Oregon is the State's Protection and Advocacy System. We are authorized by Congress to protect, advocate, and enforce the rights of People with Disabilities. We are tasked with advancing policies that ensure that Oregonians with Disabilities can, live, work, and play in the least restrictive environment and that they can reach their fullest potential.

Medical debt negatively impacts people's credit scores, even though major credit reporting agencies have already voluntarily removed some medical debt from credit reports and acknowledged that it is not a reliable indicator of someone's ability to pay future bills. Often, medical debt is sent to collections despite not being the individual's responsibility, as health insurance claims can take a long time to process.

Nearly one in three Oregonians has medical debt because of routine or emergency care in the past two years. Unlike other forms of debt, medical debt is not by choice. It arises from unexpected emergencies or necessary, life-saving treatments. Communities of color, uninsured individuals, and disabled adults face disproportionate impacts, further exacerbating existing inequities in access to care.

Patients frequently face impossible choices between paying medical bills and meeting basic needs, leading to severe financial and emotional stress. These sacrifices often worsen their health outcomes, creating a devastating cycle of financial instability and deteriorating health. Communities of color, uninsured individuals, and disabled adults face disproportionate impacts, further exacerbating existing inequities in access to care.

We urge your support of SB 605 to provide Oregonians with protections so their credit isn't harmed by medical debt. Thank you for the opportunity to submit testimony and your service to Oregon communities.

#### About Disability Rights Oregon

Since 1977 Disability Rights Oregon has been the State's Protection and Advocacy System.<sup>1</sup> We are authorized by Congress to protect, advocate, and enforce the rights of people with

disabilities under the U.S. Constitution and Federal and State laws, investigate abuse and neglect of people with disabilities, and “pursue administrative, legal, and other appropriate remedies”.<sup>2</sup> We are also mandated to "educate policymakers" on matters related to people with disabilities.<sup>3</sup>

If you have any questions regarding DRO’s position on this legislation, please call Ben Gurewitz at 971-806-7908 or email him at [bgurewitz@droregon.org](mailto:bgurewitz@droregon.org).

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<sup>1</sup> See ORS 192.517.

<sup>2</sup> See 42 U.S.C. § 15041 et seq; 42 U.S.C. § 10801 et seq.

<sup>3</sup> See 42 U.S. Code § 15043(a)(2)(L).