May 8, 2025



RE: Support SB 605 Medical Debt

Chair Sosa, Vice Chairs, and members of the Committee,

I am Jane Leo, Government Relations Director, for the American Cancer Society Cancer Action Network (ACS CAN) in Oregon.

On behalf of ACS CAN, I urge your support of SB 605.

Addressing medical debt in Oregon is crucial to accomplishing ACS CAN's mission of ending cancer as we know it for everyone. In 2025, an estimated 26,980 new cases of cancer will be diagnosed in our state.ⁱ

Unfortunately, we know that people with cancer often bear significant health care costs because they can have substantial health care needs, are high utilizers of health care services, use many different providers, and sometimes require more expensive treatments. As a result, patients with cancer are among the populations that are more likely to have medical debt.

Those with medical debt often report feeling trapped; medical debt is not chosen.

It not only affects patients' and families' financial stability but also health outcomes. Medical debt is associated with more days of poor physical and mental health, more years of life lost, and higher mortality rates. ^{II} Further, data indicates that patients with cancer-related medical debt are three times more likely to be behind on recommended cancer screenings, and 25% have delayed or skipped medical care to avoid further debt, potentially increasing their risk of mortality. ^{III}

This doesn't have to be the case.

Your support for SB 605 will provide some relief to cancer patients and their families from the further financial repercussions of adverse credit reporting. Where medical debt cannot be prevented, we urge the committee to support patients whose health is impacted by the stress of medical debt and collection phone calls and letters, so they can focus on their health and positive outcomes.

Thank you for considering these comments.

ⁱ American Cancer Society. Cancer Facts & Figures 2025. Atlanta: American Cancer Society; 2025.

ⁱⁱ Han X, Hu X, Zheng Z, Shi KS, Yabroff KR. Associations of Medical Debt With Health Status, Premature Death, and Mortality in the US. JAMA Netw Open. 2024;7(3):e2354766. doi:10.1001/jamanetworkopen.2023.54766

ⁱⁱⁱ Survivor Views: Majority of Cancer Patients & Survivors Have or Expect to Have Medical Debt. ACS CAN. May 2024. https://www.fightcancer.org/policy-resources/survivor-views-majority-cancer-patients-survivors-have-or-expect-havemedical-debt