

Committee on Commerce and Consumer Protection  
Oregon House of Representatives  
900 Court St. NE  
Salem, Oregon 97301

May 9, 2025

**RE: Senate Bill 605 A: An Act Relating to Medical Debt Reporting - OPPOSE**

Dear Chair Sosa, Vice-Chairs Chaichi and Osborne and Members of the Committee,

We write on behalf of the American Financial Services Association (AFSA)<sup>1</sup> to express our serious concerns about SB 605 A. We are concerned about the unintentional consequences that could arise from the bill as written.

Our primary concern is that, as currently written, the bill would encompass general-purpose credit card lines and traditional installment loans (TILs) that may incidentally be used for medical-related purchases. For example, an individual with the flu might use a credit card to buy ginger ale, chicken noodle soup, and Tylenol at a grocery store—just as they would for any other routine purchase. Under the proposal, this transaction could be classified as a medical expense and therefore treated as medical debt. Similarly, a consumer who takes out a \$3,000 installment loan to renovate his elderly mother's front steps to prevent a fall—and purchases a walking cane—could also see this loan reclassified as medical debt.

We appreciate your willingness to more narrowly tailor the language in SB 605 A.

Thank you for your time and consideration of our concern. If you have any questions or would like to discuss this further, please do not hesitate to contact me at [coconnor@afsamail.org](mailto:coconnor@afsamail.org) or 585-953-9624 at your convenience.

Sincerely,

*Christian O'Connor*

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<sup>1</sup> Founded in 1916, the American Financial Services Association (AFSA), based in Washington, D.C., is the primary trade association for the consumer credit industry, protecting access to credit and consumer choice. AFSA members provide consumers with many kinds of credit, including traditional installment loans, direct and indirect vehicle financing, mortgages, and payment cards. AFSA members include national banks and non-bank state licensed financial institutions. AFSA does not represent payday lenders, title lenders, or credit unions.