



5.14.2025

House Committee on Commerce and Consumer Protection
Oregon State Capitol
900 Court St NE
Salem, OR 97301

Re: Support for SB 605 A – Ending Credit Reporting on Medical Debt

Chair Sosa, Vice Chair Osborne, Vice Chair Chaichi, and Members of the Committee:

My name is Suzanne Veaudry Casaus, and I serve as the Education Program Manager at **Micro Enterprise Services of Oregon (MESO)**. MESO is a nonprofit organization dedicated to empowering underserved and BIPOC entrepreneurs across Oregon and Washington by providing access to capital, individualized business support, and culturally responsive education. Every day, we work with small business owners and solopreneurs who are building stronger communities through entrepreneurship—despite facing systemic barriers to success.

I write today in **strong support of SB 605 A**, which would prohibit the reporting of medical debt to credit agencies. This legislation is a critical step toward promoting **economic equity and stability**—especially for the **small business owners who make up the backbone of Oregon's economy**.

For the entrepreneurs we serve, medical debt is not just a personal financial burden—it's a business risk. Medical debt can appear on credit reports even when it results from billing errors or insurance delays. Once reported, it **damages credit scores** and can disqualify small business owners from the loans, leases, and capital they need to grow and survive. Even entrepreneurs who are insured often face surprise out-of-pocket bills that can total thousands of dollars—creating a domino effect of financial instability.

SB 605 A would:

- Remove existing medical debt from consumer credit reports;
- Ban future reporting of medical debt by hospitals, collectors, and other entities;
- Ensure protections apply to credit reports used for housing, employment, and business opportunities;
- Include healthcare-specific credit products like CareCredit.

This is a **racial and economic justice issue**. BIPOC entrepreneurs already face higher levels of uninsurance and reduced access to quality care. According to national data, **Black, Indigenous and Latine households carry medical debt at significantly higher**



rates than white households, with fewer resources to absorb the shock. When medical debt ruins credit, it reinforces historic and ongoing wealth gaps and undermines efforts to close them.

We believe that no one should be punished financially for getting sick. **Entrepreneurs deserve a fair shot at building a business and a future**—not penalties for navigating an unpredictable healthcare system.

I urge the committee to pass SB 605 A and protect small business owners and working families from the long-term harm of medical debt on credit. Thank you for your service and for standing up for the financial health of Oregon communities.

Sincerely,

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