

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 A 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. 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 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 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.

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.

My credit report shows that I've never made 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.

This January, I found out that a quarter of my paychecks were getting garnished, and the debt just keeps growing as the collections agency adds its fees to my record. I had insurance when my daughter needed care, and I paid what I could when I found out what was owed. I am now on the verge of becoming homeless.

I can't afford a lawyer to file for bankruptcy, and if I get evicted, it will be incredibly difficult to find housing again. 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.

I'm sharing this with you today because I don't want anyone else to experience what I've gone through. It's devastating enough to have a family member go through a medical crisis and deal with the astronomical costs. Now, I'm being punished by the credit reporting system, which makes it nearly impossible to recover from this debt.

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

Thank you.