

## **Public Testimony in Support of HB 2008**

**March 6, 2023**

### **House Committee on Business and Labor**

I am Sarrah Duncan, and I live in Portland. I am writing this testimony in support of HB2008, because medical debt in collections has had a negative impact on my life for many years, and I want to do everything I can to prevent that from happening to others.

More than 10 years ago, I went to Providence Portland Medical Center with a life-threatening kidney infection, and at that time I didn't have insurance. When I couldn't pay my original bill in full, I was sent to collections and then later sued over this debt.

I've been garnished on and off for years over this bill – sometimes up to 30% of my take-home pay, making it really hard to get by on my wages. I now work at the Moda Center part-time and as a delivery driver trying to make enough to support myself and my grandmother, who has dementia. I am also her full-time caretaker. With garnishments, it means that my goal of getting her set up in a nursing home that can properly care for her condition continues to get pushed back.

At this point, I've paid more than \$5,000 to try to resolve this bill – more than the original debt amount. And yet I still owe more than \$2,000 to debt collectors in interest and court fees. This has completely destroyed my credit, which has affected my life in many ways. Among other things, I've always had to live with roommates and haven't been able to establish a rental history because of this bill.

I've tried to resolve this debt a few ways – though none of them have been successful. I went to Providence to ask them if they could help, but they told me there was nothing they could do because it had already been to collections. It felt like I was just another check mark; like I wasn't a person – it feels horrible to be treated like that by a hospital.

A few years ago, a friend hired a lawyer on my behalf, which stopped the garnishments for a while, but they started up again once I started a new job. It's hard to afford a lawyer when the amount of the debt seems like it would be less than it would cost to hire legal help.

I hope my story helps to show what it's really like to have to deal with this kind of debt – debt from getting sick through no fault of my own. And I hope you consider passing this law to protect ordinary working people like myself, rather than debt collectors.

Thank you for your time and the opportunity to comment.