



March 18, 2025

Senator Kathleen Taylor
Chair, Senate Committee for Labor and Business
900 Court St. NE
Salem, OR 97301

RE: SB 605 – Medical Debt Protections

Dear Senator Taylor and Members of the Committee,

Thank you for the opportunity to provide testimony in support of SB 605, which takes essential steps to protect Oregonians from the devastating financial consequences of medical debt.

Susan G. Komen® is the world's leading nonprofit breast cancer organization representing the millions of people who have been diagnosed with breast cancer. Komen has an unmatched, comprehensive 360-degree approach to fighting this disease across all fronts—we advocate for patients, drive research breakthroughs, improve access to high-quality care, offer direct patient support, and empower people with trustworthy information. Komen is committed to supporting those affected by breast cancer today, while tirelessly searching for tomorrow's cures.

Medical debt is a crisis for too many Oregonians, including breast cancer patients and survivors. Cancer patients are at a much higher risk for experiencing financial difficulty than the average American, and one survey showed that nearly half of them carry medical debt associated with their treatment.¹ Medical debt can force patients to delay or forgo recommended health care, such as cancer screenings. Nearly 7 in 10 U.S. adults report receiving medical bills they cannot afford, and 65% say they could not cover the out-of-pocket costs of treating cancer without going into debt.² Patients should never have to choose between accessing life-saving treatment and financial ruin, yet many do so every day.

SB 605 provides critical protections by prohibiting medical service providers from reporting medical debt to consumer credit agencies and ensuring that credit reporting agencies cannot include medical debt in consumer credit reports. This prevents medical debt from damaging credit scores and pushing patients further into financial hardship simply for seeking necessary care. Treatment decisions should be made based on clinical appropriateness, not financial constraints.

We strongly urge your support for SB 605 to ensure that no Oregonian is denied care, financially devastated, or burdened with lifelong debt simply for seeking medical treatment. Thank you for your time and consideration.

Elena M. Teare

State Policy & Advocacy Manager
Susan G. Komen

¹ <https://www.fightcancer.org/policy-resources/survivor-views-majority-cancer-patients-survivors-have-or-expect-have-medical-debt>

² https://www.fightcancer.org/sites/default/files/medical_debt_final_survey_results_report_10-30-23.pdf