February 1, 2024

Mr. Chair and members of the Committee:

The Leukemia and Lymphoma Society is grateful for the opportunity to provide comments in support of HB 1265 and HB 1370 . We thank Delegates Willett and Delaney for carrying these pieces legislation to help relieve some of the financial toxicity patients experience as a result of medical debt.

LLS' mission is to cure leukemia, lymphoma, Hodgkin's disease, and myeloma and improve the quality of life for the more than 1.3 million people in the United States living with blood cancer and their families.

Medical debt can have serious financial and health consequences for blood cancer patients and their families. Blood cancer patients experience thousands of dollars in out-of-pocket spending in the months and years following their diagnosis. As a result, many cancer patients and survivors go into debt because of their cancer care. This debt can disrupt payments on housing and other basic expenses and jeopardize patients' credit scores. The negative impact to a patients' credit score makes it harder to secure employment, be eligible to live in rented housing, or qualify for loans for a home or vehicle.

In August of this year, LLS partnered with The American Cancer Society Cancer Action Network and RIP Medical Debt to sponsor a national survey to shed light on attitudes toward potential policy solutions to address the burden of medical debt.

Key findings included:

- There is strong bipartisan support for action to protect consumers from medical debt
- All 12 suggested policy solutions, including prohibiting credit reporting, received between 75-95\% bipartisan support.

Cancer patients need laws to lower their chances of accumulating medical debt and to reduce the harms of medical debt when it can't be avoided. We ask that you support HB1265 and HB1370.

Sincerely,

Lauren Edwards

Senior Regional Manager, State Government Affairs
The Leukemia \& Lymphoma Society
lauren.edwards@lls.org | (804) 922-3446

