

Shield Patients from Unfair Medical Debt Collection Practices



Protect Virginians from Being Trapped by Medical Debt and Vote YES on HB 1725 by Delegate Delaney.

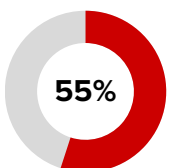
Why?



Half of Virginia adults report having medical debt now or within the past five years. Of those, nearly 30% had more than \$1000 in medical debt.



3 in 10 Virginians with medical debt report difficulty affording necessities like food, heat, or housing. Medical debt is often cited as one of the primary reasons for families who file bankruptcy.



55% of Virginians have experienced at least one healthcare affordability burden in the past year. Patients are much more likely to delay or avoid care when facing medical debt.

4 in 5

4 in 5 Americans - 86% of Democrats, 76% of Independents, and 78% of Republicans - **want their elected officials to reduce healthcare costs.**

Patient Experience

"A parent will go to any length, even sacrificing her financial future, to save her child. No amount of debt or hardship will stand in the way of doing whatever it takes to fight for their life. But it shouldn't be this way."

-- Kristi
Front Royal, VA

Unfortunately, Kristi's story isn't unique.

In 2024, the General Assembly passed bipartisan legislation (HB 1370) to prohibit credit reporting for medical debt which safeguards patients' credit scores and improves financial stability.

HB 1725 builds on 2024's success by furthering protections that ensure:

- Patients won't be charged interest or late fees on medical debt
- Access to affordable payment plans with payments capped at 5% of a patient's monthly income
- Core financial assets, including a patient's home, are protected

Take Action

Vote YES on HB 1725 to shield patients from the negative impacts of medical debt so they can focus on what's most important — their health.

Meet The Rice Family

In October 2018, Kristi's 17-year-old daughter, Brenna, was diagnosed with acute lymphoblastic leukemia. Their small Iowa town lacked pediatric oncology specialists, so the family traveled far for specialized care. After treatment, Brenna faced severe side effects, leading to frequent hospital visits and overwhelming medical bills. As a single mother, Kristi had to take out loans and drain her 401K to cover costs.

Though Brenna went into remission in 2021, a lump discovered in 2022 led to further treatments after a struggle to secure a CT scan. The scan revealed multiple tumors, and they moved to Richmond, VA, where Kristi found work. After extensive travel for treatment and surgeries, they lost their home.

Virginia patients face high out-of-pocket costs, often incurring debt or delaying treatment.



Kristi's experience is not unique—over half of cancer patients report significant medical debt.

"A parent will go to any length, even sacrificing her financial future, to save her child. No amount of debt or hardship will stand in the way of doing whatever it takes to fight for their life. But it shouldn't be this way"

No one should face financial ruin due to a cancer diagnosis.