

NPAF National Patient
Advocate Foundation
The Patient's Voice | *since 1996*

May 19, 2016

The Honorable Maxine Waters
2221 Rayburn House Office Building
Washington, DC 20515

Dear Congresswoman Waters,

On behalf of The National Patient Advocate Foundation (NPAF) and the more than 85,000 patients we serve each year from across the country, I write to thank you for your leadership in introducing the Comprehensive Consumer Credit Reporting Reform Act of 2016, and convey our support and endorsement of this vital piece of legislation.

NPAF is a national, non-profit organization serving as the patient's voice in support of access to better quality, affordable health care. As the advocacy affiliate of the Patient Advocate Foundation (PAF), NPAF translates the individual experience of thousands of patients into national and state policy initiatives. These patients represent a wide range of chronic, debilitating and life-threatening illnesses across the lifespan, and face significant and concrete obstacles to accessing health care in the U.S. Nearly 90 percent of patients surveyed by PAF in 2015 indicated they had experienced a financial hardship due to the cost of medical care.

As you well know, medical debt is a widespread and growing problem in our country affecting all patient populations regardless of age, insurance status or ethnicity. Medical debt is both unpredictable and involuntary, and in numerous cases, the consequence of this financial hardship caused by the overwhelming burden of medical debt has been the loss of employment or a home for many patients and consumers. The Comprehensive Consumer Credit Reporting Reform Act of 2016 serves to protect patients by removing paid and settled medical debts from consumer's credit reports, and prohibit credit bureaus from including medical collections on reports until 180 days from the date of first delinquency to ensure consumers have time to resolve complex, confusing medical bills. This is critically important to patients, who deserve to focus on their treatment and recovery, rather than the financial hardship caused by their illness. By incorporating key medical debt provisions, this vital legislation recognizes and seeks to address the involuntary nature of medical debt for the millions of patients and families it impacts each year.

Additionally, the bill increases consumers' power to fix errors on their reports by creating a new consumer right to appeal initial reviews of disputed items, and reduces the punitive, lengthy time periods that adverse credit information stays on reports. The provisions in your bill will go a long way towards relieving one of the most significant burdens that patients and families face when seeking medical care for an unforeseen illness, and we applaud your efforts to ensure that patients and their families are not unfairly penalized when such difficult situations arise.

We thank you for your leadership in advancing these important tenets included in this legislation in the United States Congress, and for your continued work on behalf of patients facing financial hardship due to medical debt. NPAF looks forward to working with you to secure passage of this important legislation in the 114th Congress. If we can be of any assistance, please do not hesitate to contact me via email at sara.skubikowski@npaf.org, or by phone at (202)347-8009.

Sincerely,



Sara Skubikowski
Director of Policy Development
The National Patient Advocate Foundation