



April 11, 2025

The Honorable Zack Fields
House Labor & Commerce Committee
120 4th Street
Juneau, AK 99801

The Honorable Carolyn Hall
House Labor & Commerce Committee
120 4th Street
Juneau, AK 99801

RE: HB 178 (Mina) – Medical Debt Information - Support

Dear Co-Chairs Fields and Hall:

On behalf of those living with or in remission from blood cancer, we encourage you to support House Bill 178 (HB 178). HB 178 (Mina) offers a practical route for families to prevent unforeseen financial challenges, avoiding the risk of being pushed deeper into a cycle of debt and poverty.

The Leukemia & Lymphoma Society® (LLS) is a global leader in the fight against cancer. The LLS mission: Cure leukemia, lymphoma, Hodgkin's disease and myeloma, and improve the quality of life of patients and their families. LLS funds lifesaving blood cancer research around the world, provides free information and support services, and is the voice for all blood cancer patients seeking access to quality, affordable, coordinated care.

Patients feel trapped by medical debt. According to a recent [national survey](#), nearly 7 in 10 U.S. adults say they receive medical bills they cannot afford. Many are forced to delay paying the bill, put it on a credit card, or challenge the bill. 74% of those with past or present medical debt have experienced negative impacts as a result. More than 4 in 10 delayed medical care because they did not want to go further into debt. And 32% of Americans say they became more depressed and anxious due to their medical debt.

HB 178 prohibits consumer reporting agencies from including medical debt on credit reports. It requires that medical debt contracts include provisions preventing medical debt information from being shared with credit reporting agencies. On average, removing medical debt from a credit report can increase an individual's credit score by 20 points. This removes significant barriers to housing, employment, and lines of credit so that patients can move on from their lives without the burdens of medical debt.

Strong bipartisan support exists for action to protect consumers from medical debt and high healthcare costs. We thank you in advance for your consideration and urge your support of HB 178 (Mina).

Sincerely,

Adam Zarrin
Director, State Government Affairs