

## Statement of the Amalgamated Transit Union (ATU) Local 689

HB0565 - Health Facilities - Hospitals - Medical Debt Protection February 11th, 2021

At the Amalgamated Transit Union Local 689 we represent over 13,000 workers and retirees performing many skilled transportation crafts for the Washington Metropolitan Area Transit Authority (WMATA), MetroAccess, DASH, and DC Streetcar among others.

We encourage all delegates to support this bill. Medical debt has a devastating effect on society. As one of the few industrialized countries to not guarantee healthcare as a human right, we have incentivized the creation of a parallel industry that seeks to exploit those in already unfortunate situations. It cannot be emphasized enough how bizarre the American medical system appears to those living in other countries. In 2019, the Los Angeles Times wrote a piece entitled, "Americans' struggles with medical bills are a foreign concept in other countries."

Despite fighting hard for all of our members to have high quality healthcare plans, many members and their families still hold medical debt. We recognize that medical debt is not a voluntary debt. There can be no comparison to business loans, student loans, or credit cards. Medical debt occurs when the American healthcare system's failure is so acute that it requires someone to put themselves into further financial hardship just to receive the potentially life saving care that they require.

The very least we can do at this moment, during the middle of a global pandemic, is provide certain protections to those with medical debt. HB0565 will help protect medical debt holders from unscrupulous industry practices.