



New York State Public Health Association (NYSPHA)

August 1, 2023

The Honorable Kathy Hochul
Governor of New York State
New York State Capitol
Albany, NY 12224

RE: NYSPHA recommends that the Governor sign the Fair Medical Debt Reporting Act (A.6275A/S4907A), which would protect patients from having their credit ruined due to the reporting of medical debt to credit bureaus.

Dear Governor Hochul,

The New York State Public Health Association (NYSPHA) is pleased to provide our recommendations to you on these bills, which have passed both houses of the legislature. NYSPHA is the New York affiliate of the American Public Health Association (APHA) and serves as the statewide organization for members from all disciplines across the spectrum of public health professionals, organizations, academia, and students pursuing careers in public health. Our mission is to improve the public's health through advocacy, education, networking, and professional development.

NYSPHA appreciates your leadership in protecting patients from the burden of medical debt. We are writing to ask that you continue her leadership by signing the Fair Medical Debt Reporting Act (A.6275A/S4907A) into law. Medical debt is a serious problem afflicting 100 million Americans (41% of the population). A bad credit score has serious consequences; it can prevent a patient from securing a job, renting an apartment, buying a car, and securing a loan or a mortgage. While the credit reporting agencies have voluntarily agreed to not report medical debts below \$500, this does not protect patients in New York State, where health care prices are notoriously high—and where people of color carry much higher amounts of debt than their white counterparts. When you sign the End Medical Debt bill into law, it will demonstrate New York State's commitment to its residents—particularly to low-income and communities of color.

NYSPHA's Recommendation. NYSPHA recommends that the Governor sign the Fair Medical Debt Reporting Act (A.6275A/S4907A).

Sincerely,

A handwritten signature in black ink, reading "Guthrie Birkhead MD".

Guthrie Birkhead, MD, MPH
Chair, Policy and Advocacy Committee
New York State Public Health Association
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