

April 10, 2025

The Honorable Kaohly Vang Her and the Honorable Tim O'Driscoll
Co-Chairs, Commerce Finance and Policy Committee
Minnesota House of Representatives
Centennial Office Building
St. Paul, MN 55155

Re: HF 1646 - The Medical Debt Reset Act (Reyer)

Dear Co-Chair Her, Co-Chair O'Driscoll, and members:

As a parent of a cancer survivor and a volunteer with The Leukemia & Lymphoma Society, I urge you to support the Medical Debt Reset Act, authored by Representative Liz Reyer.

In 2008, my daughter was diagnosed with Hodgkin lymphoma when she was a sophomore at the University of Minnesota. Her diagnosis changed her life, and ours. We're so grateful she is still alive today, but she continues to live with the physical and mental complications of her diagnosis. And as parents, we're still digging out from the financial impact of a medical crisis that happened more than 16 years ago.

Our daughter had a tennis-ball-sized tumor removed, along with part of her lung, and then endured months of chemotherapy. Despite having good insurance, we faced \$150,000 in out-of-pocket costs. To cover these expenses, my husband and I refinanced our house and cashed out our retirement savings. We somehow avoided bankruptcy, but just barely.

Over the past few years, my husband and I have added our own health issues to the mix. Last August, after a fall at our home, my husband needed major surgery. During the months of recovery, we relied only on my income. As an independent consultant, if I wasn't working on a project, money wouldn't come in.

He is still in physical therapy and has just returned to work full-time. The medical bills continue to skyrocket for us. We have put \$21,000 on medical credit cards and struggle to make the payments.

Legislation like this would help families like ours rebuild our lives. We never chose to get sick or injured, and it has been so hard for us to keep our lives together. Please support the Medical Debt Reset Act to help thousands of Minnesota families like mine. Thank you.

Sincerely,

Jan Lillemo
20 Saratoga Lane N
Plymouth, MN 55441