

April 10, 2025

Re: Support for HF1646

Dear Chair Her, Chair O'Driscoll, and members of the House Commerce Finance and Policy Committee:

As Minnesota organizations committed to cancer prevention and supporting cancer patients, survivors, and caregivers along the cancer continuum, we are writing in support of HF1646 (Reyer), which seeks one-time funding to provide medical debt relief for eligible Minnesotans.

In 2025, an estimated 37,650 Minnesotans are expected to be diagnosed with cancer and as of 2022, an estimated 314,630 cancer survivors live in our state. Medical debt impacts many of these individuals, along with their caregivers and families.

People with cancer often face significant health care costs, in addition to indirect costs like transportation, lodging, and lost wages due to unpaid time off or job loss. These financial burdens continue after active treatment into survivorship, with many patients often requiring maintenance treatments, monitoring for disease progression and recurrence, and management of side effects from their cancer or treatment.

As a result, patients with cancer are more likely to experience the devastating financial consequences of medical debt than those without the disease. It's worth noting that most cancer patients and survivors are insured at the time their medical debt was incurred.

Medical debt impacts health outcomes. People with medical debt are more likely to delay or forego care due to cost, and this is associated with more days of poor physical and mental health, more years of life lost, and higher mortality rates.

HF1646 proposes a partnership between the state and Undue Medical Debt, a nonprofit charity with a strong track record of working with state and local governments (including the city of Saint Paul and at least ten states) to implement similar medical debt relief programs. Undue Medical Debt works directly with hospitals, clinics, providers, and debt collectors to buy bad debt and provide immediate relief to financially vulnerable individuals and families. This one-time spending has a high return on investment, with every dollar the state invests resulting in \$100 in medical debt relief. This bill could provide substantial relief to hundreds of thousands of Minnesotans, many of whom are cancer patients, survivors, and caregivers.

On behalf of our organizations, we urge you to support HF1646. While our state continues to discuss how we can lower health care costs and prevent medical debt, this bill can help alleviate the negative impacts medical debt has on a patient's health, quality of life, and financial well-being right now.

Signed,

