



**National Patient
Advocate Foundation**

September 6, 2017

The Honorable Maxine Waters
2221 Rayburn House Office Building
Washington, DC 20515

Dear Congresswoman Waters:

The National Patient Advocate Foundation (NPAF) appreciates your leadership in introducing the Comprehensive Consumer Credit Reporting Reform Act of 2017—legislation that we support with our full endorsement.

NPAF represents the voices of millions of adults, children and families coping with serious and chronic illnesses nationwide. We are the advocacy affiliate of Patient Advocate Foundation (PAF), which provides direct case management and other patient assistance services to nearly 100,000 patients and caregivers across the country each year, including insurance claims intervention, job retention services, and debt crisis management.

Financial hardship resulting from medical costs continues to be one of the top reasons patients and caregivers contact PAF for assistance. Millions of people in the US are at risk of losing their health, homes, credit standing, and financial security annually because of the harms of medical debt. It's a widespread and growing problem, currently affecting about one in four individuals regardless of age, income, insurance status or ethnicity according to a [study](#) from the Urban Institute. The burdensome consequences can be overwhelming, and these families often cut corners in their own health care in an effort to maintain financial viability and avoid medical debt.

We appreciate that the Comprehensive Consumer Credit Reporting Reform Act of 2017 includes important protections for people confronted with medical debt by requiring prompt removal of settled medical debts from credit reports and prohibiting credit bureaus from including medical collections on reports until 180 days from the date of first delinquency. Additionally, the bill improves the consumers' ability to correct credit report errors through a new appeal process for initial reviews of disputed items, and reduces the amount of time that adverse credit information stays on reports. These provisions are critical steps in allowing patients and their families the time they need to pay medical bills, contest those that are in error, and resolve coverage or billing disputes without being unfairly penalized. These protections are important to help reduce financial distress and support patient and family quality of life, enabling affected individuals to focus on treatment and recovery rather than financial hardship caused by illness.

NPAF looks forward to working with you to secure passage of this important legislation in the 115th Congress. Please contact Melissa Williams, Manager of Healthcare Policy and Advocacy, at Melissa.Williams@npaf.org or (202) 573-6459 if we may be of further assistance.

Sincerely,

A handwritten signature in black ink that reads "Rebecca A. Kirch". The signature is written in a cursive, flowing style.

Rebecca A. Kirch
Executive Vice President, Healthcare Quality and Value