



United Policyholders

381 Bush Street, 8th Floor
San Francisco, CA 94104
415.393.9990
www.uphelp.org

March 22, 2016

Honorable Robert Menendez
United States Senator
1 Gateway Center,
Newark, NJ, 07102

Via Electronic Delivery and U.S. Mail

Re: S.2592 - Medical Debt Relief Act of 2016 - SUPPORT

Dear Senator Menendez:

We are writing to register our strong support for the above-referenced legislation.

By amending the Fair Credit Reporting Act, S.2592 will give consumers a reasonable amount of time to resolve disputes over medical debts before those debts get reported by a credit reporting agency and negatively impact their credit score. In today's complex health services and insurance marketplace, disputes over coverage and responsibility for payment for medical care and devices are *extremely common and often involve no fault by the patient/consumer*.

Consumers with low credit and insurance scores pay higher rates for policies and when borrowing money. Low credit scores worsen people's financial condition and often lead to economic spiraling down for households. This bill simply gives a fair window of opportunity for medical debt disputes to be resolved before they get attributed to a consumer, reported, and factored into their credit score.

United Policyholders ("UP") is a non-profit organization that informs, helps and speaks for insurance consumers nation wide. UP maintains an extensive library of free information, tools and resources at www.uphelp.org that help individuals make good decisions when buying insurance and when navigating and seeking to resolve claim and coverage disputes.

Thank you in advance for your time and consideration of these comments.

Sincerely,

Amy Bach, Esq.
Executive Director

cc: Senator Jeff Merkley, Bill Co-sponsor
Senator Richard Shelby, Chair, Committee on Banking, Housing, and Urban Affairs
Senator Sherrod Brown, Ranking Member

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