



S.27 - Medical Debt Relief & Excluding Medical Debt from Credit Reports

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Thank you for the invitation to speak with the committee today in support of S.27, medical debt relief and excluding medical debt from credit reports.

The Vermont Network is our state's leading voice on domestic and sexual violence. Our members are 15 independent, non-profit organizations that offer direct services to survivors of violence and prevention programming in their communities. Together, they serve survivors in every town in Vermont.

The Vermont Network operates several statewide direct service programs, including Vermont's Forensic Nursing Program. It trains, certifies, and supports a group of skilled nurses to provide forensic medical care to victims of domestic and sexual violence and collect evidence with a standardized evidence kit.

Domestic and sexual violence remains a leading public health challenge in Vermont. We see S.27 as a step forward towards health and economic security for survivors.

The National Institutes of Health estimates that the lifetime financial cost from intimate partner violence exceeds \$100,000 per female victim, with health care expenses accounting for the majority of that loss.¹ Care ranges from emergency hospitalization and pregnancy complications to long-term mental health care and chronic illness treatment.

Survivors have higher health care costs because of their victimization, even years after escaping abuse, causing medical bills can pile up and preventing survivors from leading healthy lives, free from violence.²

Medical debt can force survivors to skip trips to the doctor, put them out of work, or create another barrier to leaving an abusive partner. Over time, it can drag down credit scores and make it harder to secure a loan to buy a home, start a business, and further their education.

S.27 is an investment in Vermonters' safety, health, and prosperity. It can support survivors moving forward with their lives.

Thank you for the opportunity to speak with the committee today. I would be happy to answer any questions.

¹ Peterson C, Kearns MC, McIntosh WL, Estefan LF, Nicolaidis C, McCollister KE, Gordon A, Florence C. "Lifetime Economic Burden of Intimate Partner Violence Among U.S. Adults," *Am J Prev Med*. 2018 Oct;55(4):433-444. doi: 10.1016/j.amepre.2018.04.049. Epub 2018 Aug 22. PMID: 30166082; PMCID: PMC6161830.

² Amy E. Bonomi et al., "Health Care Utilization and Costs Associated with Physical and Nonphysical-Only Intimate Partner Violence," *Health Services Research* vol. 44, no. 3 (2009): 1052-67.