

Human Services Committee JOINT FAVORABLE REPORT

Bill No.: SB-1469

Title: AN ACT CONCERNING MEDICAL DEBT.

Vote Date: 3/14/2025

Vote Action: Joint Favorable

PH Date: 3/11/2025

File No.: 382

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SPONSORS OF BILL:

Human Services Committee

CO-SPONSORS OF BILL:

Rep. Sarah Keitt, 134th Dist.

REASONS FOR BILL:

Medical debt is a common contributor to personal bankruptcy and is particularly problematic for a surviving spouse, whom not only lives with grief but is strapped with medical debt and lacks the resources to pay. The proposed legislation would remove the responsibility of medical debt from a surviving spouse after the application of insurance payment and estate debt repayment.

RESPONSE FROM ADMINISTRATION/AGENCY:

[Office of the Healthcare Advocate, Kathleen Holt](#): OHA supports the legislation removing the responsibility of a surviving spouse to pay the medical debt of their deceased spouse. The debt that remains after the application of insurance payment and estate debt repayment should not be the responsibility of the surviving spouse. However, they state that this would leave providers to absorb the remaining debt, so the sources of payment should be sufficient.

NATURE AND SOURCES OF SUPPORT:

[Health Equity Solutions, Katia Daley, Community Engagement Manager](#): Writes in support of the legislation and describes the pervasive, detrimental effects of medical debt. They state

that by absolving the surviving spouse of the deceased's medical debt, financial and health burdens would be alleviated.

[Connecticut Citizens Action Group \(CCAG\), Liz Dupont-Diehl, Associate Director:](#) Testifies in support.

[Michelle Noehren:](#) Supports the bill to help ease the burden on grieving families. States that no one should have to choose between paying for necessities and covering debts they did not personally incur.

NATURE AND SOURCES OF OPPOSITION:

[Connecticut Hospital Association \(CHA\):](#) Writes in opposition to the bill. They describe the financial assistance programs they have already in place to help patients and state that in accordance with state law they do not report medical debt to credit agencies. The testimony states that "medical debt should never limit an individual's economic opportunity."

[Connecticut State Medical Society \(CSMS\):](#) While appreciating the intent of the bill to alleviate financial burden on surviving spouses, CSMS opposes. They state their concerns for undue financial strain placed on medical practices. Medical practices are small businesses that rely on collecting fees; they are not not-for-profit entities. CSMS argues this legislation would stress many practices to the point of breaking.

[Stamford Health, Kathleen Silard, President:](#) Writes in opposition, stating the bill would have a substantial negative impact on the resources of hospitals. They are sympathetic to the loss of a spouse, but state they have other financial assistance programs to help families manage hospital bills.

Reported by: Breanne Clifton

Date: April 1, 2025