



**Minnesota Hospital Association**

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**[www.mnhospitals.org](http://www.mnhospitals.org)**

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*Submitted Electronically*

Chair Her, Chair O'Driscoll, and Members of the House Commerce Finance and Policy Committee,

We are writing to you today on behalf of the Minnesota Hospital Association (MHA) to express our support for the Minnesota Medical Debt Reset Act, HF 1646 (Reyer).

Medical debt remains a challenging reality for many Minnesotans, often arising from gaps in insurance coverage, high-deductible plans, and escalating out-of-pocket costs. Minnesota's nonprofit hospitals and health systems exist first and foremost to deliver care, and we continuously strive to support patients through comprehensive financial assistance programs, flexible payment plans, and guidance in accessing programs such as Medical Assistance and MinnesotaCare.

Increasingly, giant for-profit insurers and other corporate entities are extracting significant financial resources from the healthcare system—dollars that should be dedicated to patient care. Despite subpar reimbursement rates from Medicaid and other payers, Minnesota's nonprofit hospitals and health systems collectively provide hundreds of millions of dollars annually in uncompensated care, underscoring our ongoing commitment to the communities we serve.

We support the Minnesota Medical Debt Reset Act and believe it represents an effective tool for relieving medical debt for some individuals. We appreciate that the bill language takes a voluntary approach, without any hospital mandates. Several Minnesota hospitals and health systems have had a good experience previously working with the non-profit "Undue Medical Debt" and that adds some confidence for this initiative.

Thank you for your attention to this important issue.

Sincerely,

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