

# Protect wages from Medical Debt

## Protect Washington families from being trapped by medical debt and vote 'yes' on SB 6105.

### Unfair collections practices hurt patients

**1 in 5 Washingtonians reported they or a family member had outstanding medical bills.** Most had debt between \$1,000 and \$2,499.

**1 in 3 experienced financial burdens due to medical bills. For example, difficulty affording necessities like food, heat, or housing.** Medical debt is often cited as one of the primary reasons for families who file for bankruptcy.

Even with insurance, patients often struggle to afford medical bills. **In fact, 1 in 4 reported incurring medical debt because their insurance plan did not cover the service.**

**Wage garnishment is immediately destabilizing.** The loss of a paycheck means affording housing, food, or utilities may become a reality.

**Patients usually cannot shop or refuse care in emergencies.** Medical debt often includes errors and charges the patient isn't responsible for.

### Garnishing wages to collect medical debt is predatory.

**SB 6105 (Liias) protects \$1000 of weekly wages from garnishment for medical debt - so that families can pay their rent, buy food, or pay their medical debt.**

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*I have honestly a well-paying job, and great insurance and it's still very challenging. I've always paid all my debts and that's a hard thing for me to have to do but these things get astronomical fast. It gets really hard*

– Jeremy, Spokane, WA

*Unfortunately, Jeremy's story isn't unique.*

### Vote YES on SB 6105

to shield patients from the negative impacts of medical debt so they can focus on what's most important – their health.

For more information, please contact

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### Supporters

American Cancer Society,  
Cancer Action Network

ALS Association

Blood Cancer United

Columbia Legal Services

Economic Opportunity  
Institute

Northwest Consumer Law  
Center

Northwest Health Law  
Advocates

Patient Coalition of  
Washington

Statewide Poverty Action  
Network

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