

(For) I-05-2022 - Predatory Debt Collection Protection Act

Arizona families are drowning in medical debt.

My family is one of them.

Having worked as a nurse for decades, I thought I knew how to navigate our health care system – but I was wrong.

This year, I learned the hard way that having health insurance doesn't protect you from medical debt when I got a hospital bill for \$48,410.

Even families that have done everything right can end up with bills that they can't afford to pay.

My experience has made me passionate about fixing this problem – so other families don't have to face what we've faced. If you care about protecting Arizona families, there are two things you can do to help: join Health Care Rising- <https://www.healthcarerisingaz.org> and vote Yes on **Prop XXX**.

Arizona law already sets limits to protect some family homes and cars from seizure for debt, but rising housing prices and vehicle costs have made those limits out of touch with everyday Arizona families.

That's why I am working to pass **Prop XXX**, which will increase the protected value of a person's primary home to match Arizona's median home value. The measure protects household goods and bank accounts, plus family vehicles, and adjusts the amounts annually for inflation.

To help Arizonans avoid being trapped by debt, the initiative adds protection against wage garnishment and limits the interest rate on medical debt to 3%.

Please protect Arizona Families.

Join me in voting Yes on **Prop XXX**.

Sherri Brown, RN, MSN/Ed, Cave Creek

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The Predatory Debt Collection Protection Act

What It Does

Why It Matters

Too many Arizona families are suffering because of emergency medical debt and predatory debt collection practices. No Arizona family should lose their home or car, or struggle to put food on the table because of a medical emergency or accident or be trapped into an unending cycle of debt by unfair interest rates on medical care.

Prop. XXX, the Predatory Debt Collection Act, is a simple, straightforward measure that will protect Arizona families from the worst abuses of predatory debt collectors. Here is what it does:

PROTECT ARIZONANS' HOMES WITH A LONG OVERDUE INCREASE IN THE HOMESTEAD EXEMPTION

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Arizona's home values have skyrocketed, but the amount of equity that is protected from creditors has simply not kept up. **Prop. XXX** will increase that exemption to \$400,000 and tie it to the cost of living, which will save the homes of thousands of Arizonans.

PROTECT BASIC ASSETS AND BELONGINGS FROM SEIZURE

Prop. XXX shields Arizonans' assets and belongings from creditors by protecting up to \$5,000 held in a bank account, \$15,000 in household goods, and vehicles worth up to \$15,000 (or up to \$25,000 for disabled drivers). The bill would adjust all these amounts for inflation, so consumer protections keep up with the cost of living.

TO BE CONTINUED

Diane Watson
Tucson, Arizona

Diane Watson, Tucson

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The Predatory Debt Collection Protection Act

LIMIT OUTRAGEOUS INTEREST RATES ON MEDICAL DEBT

One of the primary reasons that people fall into a hopeless cycle of unending debt is the outrageous interest rates charged on medical debt – often from surprise medical bills even when you are insured. **Prop. XXX** will limit interest rates on medical debt to 3%.

PLACE A REASONABLE LIMIT ON WAGE GARNISHMENT

Arizona families need to be able to keep a roof over their head and food on their table. **Prop. XXX** prevents creditors from garnishing more than 10% of wages.

SEE THE FULL TEXT OF **PROP. XXX** AND LEARN MORE AT healthcarerisingaz.org

Diane Watson
Tucson, Arizona

Diane Watson, Tucson

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The Arizona Faith Network supports a Yes vote on **Prop XXX** to fight back against medical debt and the predatory practices of debt collections in our state.

Many faiths speak in a single voice on this issue: trapping individuals and families in debt with

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outrageous interest rates is immoral. No Arizona family should lose their home or car, or struggle to put food on the table, due to accidents and medical emergencies.

Prop XXX shows compassion to our neighbors by protecting Arizonans from becoming stuck in a cycle of unending debt by unfair interest rates.

Right now, medical debt collectors can jack up interest rates to 10% a year, every year, keeping families trapped in an unending debt that increases even as they continue making payments. Debt collectors can take away a family's home or car and garnish wages, all of which makes it harder for Arizona families to get out of debt, and even just to get by.

A Yes Vote on **Prop XXX** protects our neighbors by limiting the interest rate on medical debt and better protecting people's paychecks from garnishment.

As leaders of faith, we support this effort and hope that you will join us in voting yes.

Blessings,
Rev. Katie Sexton-Wood
Executive Director

Katie Sexton, Reverend, Arizona Faith Network, Phoenix

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This happened to me.
It could happen to you.

Sometimes it's hard to look at a measure on the ballot and understand the impact it will have on real people. That's why I wanted to share my story.

In February 2021 I was diagnosed with Myalgic Encephalomyelitis, Lumbar stenosis, and bursitis of the hips, costly and incurable chronic conditions which needed emergency treatment. I have insurance, and like most people thought that would protect me. Wrong.

Finding in-network doctors where I live was difficult; the closest was two hours away. I continue to add more debt, recently having to pay \$3600 for a motorized wheelchair, (which the insurance company won't apply to my \$8,700 deductible) on top \$1,800 of monthly out-of-pocket bills. I haven't been able to go back to work due to the severity of this disease so I'm barely scraping by. And thanks to the sky-high interest rates, my debt just keeps growing, and the hole keeps getting deeper.

I want to pay off my medical bills and be debt-free, but predatory debt collection makes it impossible. This law would put a cap on ridiculous interest rates for medical debt and limit the amount that debt collectors can garnish from paychecks. If these changes had been in place when I needed medical treatment, it would have been much easier to pay off my debt.

There are so many Arizona families in similar situations to mine —good people stuck in medical debt who are struggling to get back on our feet. Please help people avoid this struggle in the future by voting

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YES on the Predatory Debt Collection Protection Act. Nobody should lose everything because they are ill.

Lea Goin, Overgaard

Lea Goin, Overgaard

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A MESSAGE FROM ARIZONA VETERANS

We are veterans of the United States Armed Forces working together to pass the Predatory Debt Collection Protection Act.

Too many Arizona families are suffering because of predatory debt collection practices, and unfortunately, this has a significant impact on our fellow veterans. No veteran should lose their home or car, or struggle to put food on the table just because they had a bill they couldn't fully pay.

The Predatory Debt Collection Protection Act protects veterans - and all Arizonans - by increasing the protected value of people's homes, increasing the protected value of household goods and bank accounts, and increasing the protected value of vehicles - with all these amounts adjusted annually for inflation. It also limits wage garnishments and caps the interest rate for medical debt. This will help Arizonans avoid being trapped by debt.

Politicians talk a good game about supporting veterans, but too often we don't see results. The Predatory Debt Collection Protection Act would make a real difference in the lives of many Arizona veterans who proudly served and sacrificed for their nation. We ask you to honor their services by joining us in voting YES on **Prop. XXX**.

Ricky J. Spann, Veteran, LTC US ARMY, Litchfield Park, AZ

William C. Ford, Veteran, Buckeye, AZ

Quenterious Parnell, Veteran, Tucson, AZ

Gerald Bittle, Veteran, Phoenix, AZ

Dana Allmond, Veteran, Marana, AZ

Sarah Tyree, Veteran, Surprise, AZ

Aaron Marquez, Veteran, Phoenix, AZ

Ricky Spann, Veteran, Litchfield Park; William Ford, Veteran, Buckeye; Quenterious Parnell, Veteran, Tucson; Gerald Bittle, Veteran, Phoenix; Dana Allmond, Veteran, Marana; Sarah Tyree, Veteran, Surprise; and Aaron Marquez, Veteran, Phoenix

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A Statement from Arizona Healthcare Workers

Over the last two years, healthcare workers like us have seen Arizonans through some of the toughest

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times. It was tough for us, but we know it was even tougher for you, our patients. We have seen your everyday bravery in the face of sometimes impossible decisions, and your determination and humanity.

What is especially heartbreaking for us is seeing far too many Arizona families make the decision not to treat their health issues because of the fear of medical debt. No family or individual should have to worry about losing everything they've built and saved for when faced with a medical emergency.

That's why we're supporting the Predatory Debt Collection Protection Act, to protect more of people's homes, cars, and hard-earned paychecks from debt collectors who jack up interest rates and get people trapped in an endless debt cycle.

Let's give Arizonans peace of mind to take care of their health without the fear of predatory debt collection.

Brooke Steeves
EMT
Chandler, AZ

Ann Schleppe
Medical Social Worker
Sun City, AZ

Diane Watson
LVN
Tucson, AZ

Richard Frankie Olivas RT(R)
Registered Radiologic Technologist
Tucson, AZ

Kelly Richardson
RAD Tech
Tucson, AZ

Tracy Steeves
BSN, RN
Chandler, AZ

Brooke Steeves, EMT, Chandler; Ann Schleppe, Medical Social Worker, Sun City; Diane Watson, LVN, Tucson; Richard Frankie Olivas, Registered Radiologic Technologist, Tucson; Kelly Richardson, RAD Tech, Tucson; and Tracy Steeves, BSN, RN, Chandler

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ARIZONANS NEED PROTECTION FROM PREDATORY DEBT COLLECTION

HERE ARE THE FACTS:

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FACT: Medical debt is the largest source of bankruptcy in the country.

FACT: Arizona home values have skyrocketed but home value protection hasn't kept up.

FACT: Nearly 1 in 3 Arizonans have debt in collections.

FACT: Outrageous wage garnishment rates mean less money for people to take care of their families.

FACT: Extreme high interest on medical debt punishes people for taking care of their health.

FACT: Inadequate debt protections hurt all Arizonans.

FACT: Arizonans shouldn't worry about becoming homeless if they are forced to file for bankruptcy.

FACT: Arizonans need more than \$300 in the bank to pay their bills – but the state won't protect more from creditors.

FACT: Anyone can have an unexpected health issue – which means everyone needs lower interest rates on medical debt.

That is why I am supporting The Predatory Debt Collection Protection Act.

Julio Morera
Tempe, AZ

Julio Morera, Tempe

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Prop. XXX: Absolutely Vital for Financially Vulnerable Seniors

As many Arizona senior citizens will tell you, entering retirement age doesn't retire financial insecurity.

Many seniors are on fixed incomes. Even with excellent financial planning, emergencies come up and can create big problems for seniors.

And when it comes to healthcare, Medicare covers a lot...depending on your plan. And paying for prescription drugs remain an area of worry for many seniors as they age.

Imagine finally being able to settle down in the home you've worked a lifetime to secure just to have one extreme bill go to collections and put you out on the curb with your vehicle repossessed. For many of us, this is a nightmare scenario.

We believe that after you have worked hard your entire life, at the very least, your basic assets should be protected from crippling debt, whether medical or otherwise.

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That is why **Prop. XXX** is so important for Arizona's seniors. Our Yes vote means we can spend more time thinking about plans with our families and where we can go in our retired years instead of worrying whether we can even make ends meet. **Prop XXX** provides desperately needed peace of mind at a time in life that is most important. Please join us in voting to protect Arizona's seniors this November!

Diane Klock, Gold Canyon, AZ
Ann Schleppe, Sun City, AZ
Diane Watson, Tucson, AZ
Rebecca Pakebusch, Phoenix, AZ
Terri Streich, Glendale, AZ
Carmen Arias, Phoenix, AZ
Fred Aneas, Flagstaff, AZ
Jonathan C. McIntire, Flagstaff, AZ
Charlene McIntire, Flagstaff, AZ
Erika Hunt, Chandler, AZ

Diane Klock, Senior/Retired, Gold Canyon; Ann Schleppe, Senior/Retired, Sun City; Diane Watson, Senior/Retired, Tucson; Rebecca Pakebusch, Senior/Retired, Phoenix; Terri Streich, Senior/Retired, Glendale; Carmen Arias, Senior/Retired, Phoenix; Fred Aneas, Senior/Retired; Flagstaff; Jonathan McIntire, Senior/Retired, Flagstaff; Charlene McIntire, Senior/Retired, Flagstaff; and Erika Hunt, Senior/Retired, Chandler

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From Every Corner of Arizona, From Every Walk of Life
The Organizations We Trust Say

YES on **Prop. XXX**!

The Predatory Debt Collection Protection Act is proudly endorsed by:

(Partial list)

- > Southwest Fair Housing Council
- > Arizona Education Association
- > Center for Economic Integrity
- > Arizona Faith Network
- > YWCA Southern Arizona
- > Phoenix Workers Alliance
- > Our Voice, Our Vote

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- > Arizona Student's Association
- > Arizona Jews for Justice
- > Rural Arizona Action
- > Unite Here! Local 11
- > Arizona Building and Construction Trades Council
- > Southwest Conference United Church of Christ
- > Case Action
- > People's Defense Initiative
- > Workers United
- > Be A Hero Fund
- > Wildfire
- > Southern Arizona AIDS Foundation
- > Southwest Regional Council of Carpenters
- > Living United for Change in Arizona (LUCHA)

See the entire list and learn more at <https://www.healthcarerisingaz.org/>

Julie St. John, Tucson

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As small business owners, we're voting YES on **Prop. XXX!**

We are the owners of five small Arizona businesses, and we ask you to join us in supporting the Predatory Debt Collection Protection Act.

Small business owners are struggling more than ever before, having been disproportionately impacted by the pandemic. Additionally, self-employed small business owners are at high risk of suffering from unfair medical debt because of a lack of insurance coverage, or high deductibles. One medical bill could force them to close their doors. That doesn't just hurt them and their families: it hurts the state's economic recovery from the crisis.

Voting Yes on this ballot measure is an important way to support the small business owners who form the backbone of Arizona's economy. This ballot measure will protect Arizonans from becoming stuck in a

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cycle of unending medical debt by unfair interest rates. Please vote Yes to keep our small businesses, state economy, and communities strong.

Romeo Barrientos, Owner, The Fifth Scents, Phoenix; Samantha Hurtado, Owner, Sammy Jo Designs Studio, Gilbert; Rondi J. Habern, CPA, MBA, Owner, Adams, Habern & Grey, CPAs, PLLC, Tempe; Lizzie Makalisa, Director, Primary Lead Teacher, Heartprints Montessori, Tempe; and Victoria Brand, Owner, Mustang Mall LLC, Pearce

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A Teacher's Story

By Judith Robbins, Phoenix

I am a proud public-school educator and went into the field to make a difference in the lives of children and their families. My life's work has been to educate and care for our next generation, because I believe that education is the great equalizer - the foundation for making our country and world a better place.

My colleagues and I knew that we were never going to be rich from our profession, but we did expect to make a comfortable living, and to be able to afford the medical care we needed in the future.

When my friend and fellow teacher got pregnant with twins, she didn't expect to be in financial jeopardy due to the birth of her children. But when she gave birth, she incurred \$70,000 in high interest hospital bills for neonatal care. This forced her and her husband to file for bankruptcy. It took years before they were able to get out from under that financial burden, and to finally purchase their first home. Insurance companies had them over a barrel when charging the high interest rates on these debts. This is an untenable way to start a family.

I go to work every day and do my best to make sure other people's children are supported, so they can learn and thrive. But at home, I'm worried about providing the basics for my family because of the potential of an overwhelming medical debt.

Judith Robbins, High School Special Education Teacher, Phoenix

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Unexpected healthcare bills are a major source of stress and anxiety for too many Arizonans, and become even more so when that debt is bought by a predatory collection agency. Why are they called predatory? These unscrupulous agencies buy debt for just a fraction of what is owed and can then come after people and demand payment in full. This initiative will tighten up existing consumer protections, so that these collectors can't harass, threaten, and ruin the lives of hardworking Arizonans.

The Arizona Democratic Party is committed to fighting for a brighter future for all Arizonans. We are committed to critical issues like healthcare, education, and the economy. As Democrats, but primarily as Arizonans, we have always been proud to stand with working people. That is why we support the Predatory Debt Collection Protection Act.

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Democrats fight for working families because we know they are the backbone of America. We cannot stand idly by while the lives of our fellow Arizonans can be too easily ruined by debt collectors. Your Yes vote for the Predatory Debt Collection Protection Act will provide real, immediate protection by strengthening existing laws to safeguard Arizonans from the worst abuses by debt collection agencies. By modernizing our laws we can ensure that more Arizonans can stay in their homes and with their family. This measure will also limit wage garnishments and lower the interest rate on medical debt - keeping more people out of a cycle of debt.

PLEASE VOTE YES ON **PROP. XXX**

Raquel Terán, Chair, Arizona Democratic Party, Phoenix

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These Republicans are Voting YES on **Prop. XXX!**

We are proud, lifelong Republicans. We love our state, we love our nation, and we believe in the American principle that every citizen should have the opportunity to succeed based on their hard work. It pains us to see so many hardworking Arizonans denied that right through no fault of their own.

That is why we're writing to express our support for the Predatory Debt Collection Protection Act ballot initiative.

Our state's laws on medical debt leave the average Arizonan at risk of having their finances completely destroyed. Everyday citizens in our state have their homes taken by collections, their wages garnished, and sometimes even have to declare bankruptcy because of unavoidable healthcare bills. These are people who work hard and follow the rules, but they are being punished for the simple act of getting sick or injured. It needs to stop.

The idea that the courts and the big banks can take away money earned by Arizonans is completely unethical. The Predatory Debt Collection Protection Act will ensure that the people of Arizona do not have their rights taken away by lenders who are gaming an unfair, rigged system. We encourage all Arizonans to vote in favor of this initiative and help make sure that the government doesn't let medical issues take money out of the hands of hardworking, good citizens.

Craig Schleppe, Sun City; Robin Burgeson, Fountain Hills; and Christine J Drey, Surprise

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As doctors, we want our patients to get the best possible medical care. The care we know they need to stay healthy and live vibrant lives that enrich our communities.

Whether it's a cancer diagnosis or a car accident, a medical emergency upends people's worlds. When tragedy strikes, our patients and their families need to be able to focus on recovery, to give them the best possible chance to rebuild their bodies and their lives.

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But concern over medical debt and predatory debt collection gets in the way of that, making patients worry about what they could lose and adding stress that can impede recovery.

Our patients shouldn't worry that they might lose their family home or lose the car they need to get to their job because of their chemotherapy treatments.

The Predatory Debt Collection Protection Act keeps medical debt interest rates under control and protects more of people's property from seizure for debt, which means patients can focus on their health when they need to the most.

Our patients, and all Arizonans, deserve that. Please Vote Yes on **Prop. XXX**

Eve Shapiro, MD, MPH, Tucson; Marlene Bluestein, MD, Tucson; and Anthony Camilli, MD, Tucson

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Faith Leaders Support **Prop. XXX**

We come from different faith traditions, but all of our faiths call us to protect the vulnerable and help those who need it most. The Predatory Debt Collection Protection Act does just that. Too many Arizonans - over 15% - have an unpaid medical bill in collections, and medical debt is a leading cause of bankruptcy in the United States. People shouldn't lose their house, car, or paycheck just because they got sick and had a medical bill they couldn't pay. As faith leaders we proudly extend our support to the Predatory Debt Collection Protection Act.

Rev. Dr. Williams M. Lyons, Conference Minister & CEO, Southwest Conference United Church of Christ, Peoria; Reverend Senator Stephanie Stahl Hamilton, Tucson; Rev. Katie Sexton, Executive Director, Arizona Faith Network, Phoenix; Reverend Susan Valiquette, Phoenix; Rev. Mathew Funke Crary, UU Congregation of Amado, Amado; Rev. William G. Utke, Desert Garden UCC, Sun City; Ernest Otto, Shadow Rock, UCC, Peoria; and Johnny Martin, Voting Rights Organizer, Arizona Faith Network, Phoenix

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If you don't have a home, it's hard to have a future.

No one should lose their home because of emergency medical debt and predatory debt collection practices.

At the Southwest Fair Housing Council, our mission is to provide comprehensive services to achieve and preserve equal access to housing for all people. We support **Prop XXX** because we passionately believe that people should have peace of mind that their home is better protected from debt collectors. And **Prop XXX** will do just that.

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Increasing the homestead exemption over time and recognizing that 60% of bankruptcies are due to medical debt is a step in the right direction to give Arizonans the autonomy and dignity that they deserve. This commonsense update to existing laws is the right choice for our state.

We urge you to protect Arizonans' homes by voting Yes on **Prop XXX**.

Jay Young, Executive Director, Southwest Fair Housing Council, Tucson

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The Center for Economic Integrity is a Tucson-based grassroots organization dedicated to building economically strong communities for all. We strongly oppose unfair corporate and government practices that hurt regular people, and we always work and advocate for policies that help people and strengthen protections. This is why we were honored to be among the first groups to endorse the Predatory Debt Collection Protection Act.

The Center supports this initiative because debt collection in Arizona is a serious problem for working families. Too many are at risk of losing their property, paycheck, car, or even their home to predatory debt collectors, but now we can fight back.

Our best option is to put this issue in front of the voters here in Arizona. We believe voters will stand up for working Arizonans, and pass the Predatory Debt Collection Protection Act.

Debt collection is an economic justice issue that the Center has been working on for years. It is important to limit wage garnishments and to protect checking account balances for working families. Protections for assets such as cars and homes are also crucial.

Please join the Center for Economic Integrity in supporting the Predatory Debt Collection Protection Act.

Griffith Kelly, Executive Director, The Center for Economic Integrity, Tucson

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Prop XXX is ESPECIALLY Important for Rural Arizonans

Rural Arizona Action supports policies and ideas that center the needs of rural communities. We are a stronger and more vibrant state when we work together to protect our neighbors by realizing that not all Arizonans live in the "Great State of Maricopa."

Rural Arizonans see firsthand the beauty of Arizona's landscapes, the wealth of history provided by our historic towns and cities, and the independent spirit that comes from choosing to live away from the big metropolises.

But it also often means dealing with higher medical bills.

For many people in our rural communities, a medical emergency can mean that an air ambulance is the

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only way to get life-saving care. And when collections can go after your \$25,000 air ambulance ride debt and tack on 10% interest compounded annually, it can spell devastation for anyone.

Prop XXX will dramatically reduce the amount of interest that collections can charge on medical debt—and yes, that will include debt that comes from ambulance rides, both air and ground. This means that more rural Arizonans can rest assured that our homes and vehicles are protected in case of a medical emergency.

Prop XXX is fair and important.

It's commonsense reform.

It will have a meaningful impact on our rural communities.

Join Rural Arizona Action is voting YES on **XXX** this November.

Natali Fierros Bock, Co-Executive Director, Rural Arizona Action, Coolidge and Pablo Correa, Co-Executive Director, Rural Arizona Action, Coolidge

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Statement from Arizona Education Association (AEA) in support of the Predatory Debt Collection Protection Act

AEA is more than 20,000 people—educators, students, activists, workers, parents, neighbors, and friends. We hear the stories of our members across the state: Educators dipping into their own paychecks to provide materials for their students; workers going the extra mile, getting in early, and staying late to create the best educational environment they can; and parents putting in late hours to help with their children's homework.

The last thing our members need to be worried about is if one surprise medical bill could mean financial catastrophe.

We support **Prop XXX** because financial hardship negatively impacts everyone involved with a child's learning experience. Teachers, already forced to do more with less, can't take the extra hit from a medical bill that insurance won't cover. Families evicted from their homes can't create a stable learning environment for their kids. Students bearing financial stress at home have a harder time keeping up with their peers.

Prop XXX stands in the gap to better protect Arizona's educators and families from having their lives turned upside down from predatory debt collection practices. AEA requests that you stand with our students and educators and vote yes on the Predatory Debt Collection Protection Act in November.

Joseph Thomas, President, Arizona Education Association, Gilbert

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Let's protect people who work hard and play by the rules!

UNITE HERE Local 11 is a hospitality workers union with 30,000 members in Southern California and Arizona. Our members work hard to keep our country moving - including being on the front line throughout the pandemic. Hardworking Arizonans should not be at risk of losing everything just because they have a medical bill they can't afford - yet that is the situation too many working people find themselves in.

This is why we are proud to support **Prop. XXX**, the Predatory Debt Collection Protection Act.

Prop XXX will help working Arizonans by updating existing Arizona law to protect people from losing everything to debt collectors. Despite working hard and playing by the rules, many of our members are among the nearly one in six Arizonans who have a medical bill that is past due. While there are laws on the books meant to protect people from losing everything to debt collectors, the fact is that those laws are now out of date. **Prop XXX** solves that problem by increasing protections and attaching a cost-of-living adjustment tied to inflation - so we won't have to re-address this problem in the future.

Prop XXX not only increases protections for Arizonans' homes, household property, cars, and bank accounts, but also limits the interest rate on medical debt to 3%. Right now, debt collectors can charge an outrageous 10% annual interest rate on medical debt - locking too many hard-working people into a cycle of debt.

Please join UNITE HERE in supporting the Predatory Debt Collection Protection Act.

Brendan Walsh, Director, UNITE HERE! Local 11, Phoenix

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As a small business owner, I'm proud to create jobs and support our local economy. I'm voting YES on the Predatory Debt Collection Protection Act to make sure paychecks are going to my employees, not lining the pockets of predatory debt collection companies.

Right now, debt collectors can take up to 25% of someone's income and seize the property they need to live their lives, such as a laptop, cell phone, or car. For my employees struggling with debt, these companies are taking dollars right out of their pockets and making it harder to put food on the table for their families. I've had employees come to me asking for extra shifts because they can't make ends meet. After all, one missed payment or unexpected medical expense can grow into a huge debt that makes it even harder to earn a living. People have had to quit because their vehicle was taken and they couldn't drive to work.

These predatory debt collection practices are disgraceful. Fortunately, Arizonans can do something about it. We need to pass the Predatory Debt Collection Protection Act so that working Arizonans can be confident that when they show up to work, they can take home enough of their wages to get by. This bill doesn't say that people don't have to pay their bills, it just limits outrageous interest rates on medical debt and protects more wages from debt collectors. If you believe in the value and dignity of hard work, please vote YES on this measure.

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Michelle Hernandez, Hair-Makeup-Beauty Professional, Tucson

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Dear Fellow Arizonans,

We became nurses because we care about people. We make sure you get the medicine you need, we comfort you when you're scared, we sit with you and hold your hand when there is no one else to be with you. We care.

And because we care, we are united in saying that no one should have the worst day of their life made even worse by having to worry about predatory debt collection on top of their medical concerns.

Listening to someone's concerns about their health is part of our job, and we can offer knowledge and comfort to make things easier. But hearing a patient worry about losing their home, car, or paycheck to unfair debt collection is heartbreaking, because until now there was nothing we could do to help.

The Predatory Debt Collection Protection Act changes that, by giving us the power to limit predatory debt collection and especially put the brakes on spiraling medical debt. Limiting the interest rate on medical debt and improving protections against seizure of assets and wages means that one accident or diagnosis can't take everything away from our patients and their families.

Help us pass this and give our patients one less thing to worry about during their toughest times.

Pamela Sylvis, RN, Phoenix; September Lee Hiller, LPN, Surprise; Lisa Adams, RN, Tolleson; Margaret Baca, RN (Retired), Casa Grande; Caralee Isbell, Travel Nurse, Phoenix; and Nympha M. Njeri, RN, Phoenix

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ARIZONANS NEED PROTECTION FROM PREDATORY DEBT COLLECTION

HERE ARE MORE FACTS:

FACT: Having debt shouldn't mean you lose your car – Arizonans need their assets protected from predatory debt collection practices.

FACT: The cost of housing is only going up and Arizonans can't afford to have 25% of their paycheck taken from them. Capping wage garnishment rates will allow Arizonans to keep food on the table.

FACT: Arizona isn't doing enough to protect its residents from predatory debt collection practices. We need change now.

FACT: High interest rates can keep people in perpetual debt. Capping the medical debt interest rate will protect more Arizonans from predatory debt collection practices.

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FACT: You can't pay your [bills/rent/mortgage] if you can't take home your paycheck. Arizonans need protection from unreasonable wage garnishment.

That is why we(I) are (am) supporting The Predatory Debt Collection Protection Act.

Eric Kramer, Pinetop

Sponsored by Healthcare Rising Arizona

Please Vote YES on the Predatory Debt Collection Protection Act

The Arizona Public Health Association urges you to vote Yes on **Proposition XXX**, the Predatory Debt Collection Protection Act.

Why would a nonprofit organization dedicated to improving public health be interested in a voter initiative about debt collection?

It's simple. Because families need to earn have a living wage and enough money and resources to provide a sturdy environment and make healthier choices. In fact, having adequate resources is the number one determinant of the health status of a family.

Proposition XXX doesn't give people in debt a 'free pass'. Far from it. But it does level the playing field so people will have an opportunity to pay back their debts without spiraling into poverty.

The Predatory Debt Collection Protection Act brings Arizona more in line with the recommendations provided by the National Consumer Law Center, enabling people in debt to pay off what they owe without losing their ability to meet their daily living needs.

For example, it limits the amount of wage income that can be garnished to 10% or less of disposable earnings so that families don't get pushed below the federal poverty level. Right now, 25% of a person's wages can be garnished, even if it sends them under the poverty limit.

It also limits interest rates on medical debt to 3% so families don't get trapped in an unending cycle by sky-high interest rates.

Working and middle-class families will also be protected from predatory debt collectors taking their homes and cars because it includes common-sense updates to state law that account for the rising costs of homes and cars. For example, it increases the "homestead exemption" to \$400,000 so that people don't lose their home.

Please do the right thing. Vote Yes on **Proposition XXX**.

Will Humble, Executive Director, Arizona Public Health Association, Phoenix

Sponsored by Arizona Public Health Association

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HEALTHCARE RISING ARIZONA MEMBERS SUPPORT THE PREDATORY DEBT COLLECTION PROTECTION ACT

We are contributing members of Healthcare Rising Arizona, a non-partisan, grassroots organization fighting to fix the healthcare system in our state. We're a coalition of patients and caregivers; family, friends, and neighbors, all dedicated to improving the standard of healthcare and living in Arizona when our state and federal government won't do it for us.

One of the most urgent issues across our membership and within our communities is medical debt. Every week, emergencies or accidents lead to Arizonans losing their cars, homes, and wages to predatory debt collectors, forcing working families to make difficult decisions about paying their debts or paying for necessities like food or medicine. Fellow Healthcare Rising members have fallen into debt from giving birth, cancer treatments, car accidents, and more, putting their assets at risk.

Arizona's current consumer protections are not enough to keep families from losing everything to these predatory debt collection practices. The Predatory Debt Collection Protection Act would change that by:

- Increasing the protected values of people's homes and vehicles
- Increasing the protected value of household goods and bank accounts
- Limiting wage garnishment
- Limiting the interest rate on medical debt.

These reasonable, common-sense solutions will make a huge impact on working families, and it shows: Since we launched our campaign, we've set up at libraries, churches, parks, and even our own yards to collect signatures for the Predatory Debt Collection Protection Act — quadrupling our membership to over 1,000 members in just over a year and expanding our reach across the state.

This campaign is just the start of our work to improve the lives and health of all Arizonans. Visit healthcarerisingaz.org to learn more - and join our movement.

Jessica Baez-Staggers, Surprise; Caralee Isbell, Phoenix; Kay Kuever, Tucson; and Erika Hunt, Chandler

Sponsored by Healthcare Rising Arizona

I'm Voting Yes on **Prop. XXX** to Protect my Financial Future

As students, we have a lot to worry about: will we be able to pay off our student loans? Will we be able to find a good job when we graduate? What about the cost of housing? One thing we shouldn't have to worry about is having our financial futures crippled by medical debt.

Right now, debt collectors can take up to 25% of your paycheck – how can we start our lives when they're barely leaving us enough to pay rent? It doesn't have to be this way. The Predatory Debt Collection Protection Act will ensure that students like us - and all Arizonans - are no longer vulnerable to the devastating impact of predatory debt collection and a seemingly never-ending cycle of debt.

We are lucky to be young and healthy, but we also know that could change in a heartbeat. It's simply

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wrong that sickness or injury could dramatically impact someone's life. But right now, predatory debt collectors can impose outrageous interest rates that mean you can never catch up, even if you pay regularly. They can seize your car and your paycheck. Stopping these abuses is exactly what the Predatory Debt Collection Protection Act does. And that's something we need for the future of all

Andrea Soto, Phoenix; Chloe E Woods, Chandler; Nina Fawcett, Scottsdale; Alberto Plantillas, Tempe; Trevor Malzewski, Chandler; Arielle Salazar, Casa Grande; Valeria Celeste Coronado, Sahuarita; Michael Smock, Flagstaff; Matthew Yatsayte, Tempe; and Veronica Duran, Flagstaff

Sponsored by Healthcare Rising Arizona

Raising a Family is Challenging Enough

Medical Debt Can Make It Impossible

As parents, we want the best for our children - and a big part of that is knowing that they are protected should something go wrong. That is why we support the Predatory Debt Collection Protection Act. We are raising our children to be prepared for a difficult world, and to be active and responsible citizens. But we also know that anything can happen, and if the worst happens, we want them to be protected.

The reality of our broken health care system is that medical debt can happen to any family. But no one should have their lives ruined by it, and our current legal protections from the devastating practices of predatory debt collectors are woefully inadequate. Families should have the peace of mind to know that if one of them gets sick or injured, they won't be saddled with astronomical interest rates or face outlandish wage garnishments or the repossession of their property.

That is exactly the peace of mind that passing the Predatory Debt Collection Protection Act will deliver. It will give all Arizona families one less thing to worry about, and provide us the safeguards we deserve. Please join us in voting "yes."

Kathrine Villa, Tombstone; Jessica Staggers, Surprise; Eric Staggers, Surprise; Lisa Adams, Tolleson; Aaron Abbott, Phoenix; Elisa Parks, Green Valley; Brianna Westbrook, Phoenix; James Dennis, Tempe; Natacha Chavez, Phoenix; Margaret Baca, Casa Grande; and Ted Hiserodt, Phoenix

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A Message from Congresswoman Ann Kirkpatrick

Because I hate to see working-class families get squeezed, I have given my strong support to the Predatory Debt Collection Protection Act.

Back in 1979, the top 1% of earners in our country took home 7.3% of the income. By 2019, they were taking home 13.2%. Meanwhile, the bottom 90% of earners went from making 69.8% of earnings in 1979 to just taking home 60.9% in 2019. But even as working families struggle to live paycheck to paycheck,

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many industries continue to squeeze them unmercifully. The debt collection industry is one of them.

Today, one in six Arizonans has a medical bill past due. Most people who declare bankruptcy do so because of medical debts. I think most Arizonans agree with me that people shouldn't have to worry about losing their home or car if they get sick or they are struggling to pay large medical bills.

The Predatory Debt Collection Protection Act levels the playing field. It protects Arizonans by:

- Increasing the protected value of people's homes,
- Increasing the protected value of household goods and bank accounts,
- Increasing the protected value of vehicles
- ...with all these amounts adjusted annually for inflation.

It also limits wage garnishments and caps the interest rate for medical debt, helping Arizonans avoid being trapped by an inescapable cycle of debt.

I hope you will join me in voting Yes.

Regards,

Congresswoman Ann Kirkpatrick

Ann Kirkpatrick, Congresswoman, D-AZ 2nd District, Tucson
Sponsored by Healthcare Rising

Our Voice, Our Vote Arizona encourages you to join us in voting yes on **Prop XXX**. As an organization that is committed to advocating for progressive sustainable public policies that address the issues in our communities, we are happy to support this people-positive initiative.

Prop XXX updates our existing laws to better protect Arizonans' assets from collections, our wages from garnishment, and our dignity from medical debt. This initiative is simple but powerful.

Here's why this matters:

60% of all bankruptcies are a result of medical debt.

30% of Arizonans have debt in collections, that number jumps to 45% in communities of color.

Housing prices and inflation in Arizona continue to rise with no clear end in sight.

Now is the time to protect ourselves from predatory debt collection companies who want to capitalize on our worst days. **Prop XXX** gives us an extra layer of protection from collections during these trying times.

If you want to ensure that more of your home, paycheck, and bank account are protected, then vote yes on **Prop XXX**.

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Roy Tatem Jr., Senior Political Director, Our Voice, Our Vote, Chandler

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Real Stories of Arizonans Struggling with Medical Debt

Elizabeth Gorski, Prescott

In 2004, I suffered a serious accident. I was in a coma for 5 days and had many surgeries for multiple broken bones. I was also diagnosed with a blood clotting disorder. I recovered, but it came at a steep cost. I didn't know it at the time of my emergency treatment, but my doctor wasn't in-network for my insurance. I ended up with \$50,000 + of medical debt, even though I thought I was covered. Since then, it's been impossible to pay off my debt. I have a job, but debt collectors take a quarter of my paycheck, which doesn't even leave me with enough for rent, gas, and groceries. I'm barely scraping by, and thanks to the sky-high interest rates, my debt just keeps growing.

At the time of my accident, I was 15. I was only a passenger in the car. I don't believe I deserve to struggle in debt forever for an accident.

There are so many Arizona families in similar situations to mine —good people stuck in medical debt who are struggling to get back on our feet. Please help people avoid this struggle in the future by voting YES on the Predatory Debt Collection Protection Act.

Elizabeth Gorski, Prescott

Sponsored by Healthcare Rising Arizona

Based in Tucson, the Southern Arizona AIDS Foundation aims to promote health, well-being, and social justice for those living with HIV, LGBTQ+ individuals, and communities marginalized by society.

We are proud to serve those in need - especially the most vulnerable and stigmatized among us - and it is that value that brings us to support the Predatory Debt Collection Protection Act. We know that far too many Arizonans are just one medical bill away from significant debt - which can lead to a cycle of poverty, and even cost someone their home. Right now, it is far too easy for debt collectors to prey on the most vulnerable members of our community. The Predatory Debt Collection Protection Act will provide a much-needed bulwark against those threats. It will help people stay in their homes and protect their property and income, so that one large medical bill is not financially ruinous.

Predatory debt collection practices can impact anyone - but they are most dangerous to the most vulnerable and stigmatized members of our community. The Southern Arizona AIDS Foundation will always work to support those who need it the most. That is why we ask you to join us in supporting the Predatory Debt Collection Protection Act.

Celia Robidoux, Interim Director of HIV and LGBTQ+ Services, Tucson

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As a teacher, the real reward of my job is seeing my students learn and take on new challenges—it's never been about the money. That said, despite having a job with health insurance, I could be faced with the unexpected, like sky high medical debt that could wipe out my finances and put my home and future in jeopardy. I see this as an even greater threat to many of the students and families I work with.

Recently, a family at my school was in a terrible car crash that left them hospitalized with serious injuries. This is a working-class family; I fear for their financial future when the large hospital bills inevitably show up. They should be focused on healing their bodies and dealing with the trauma that comes with such a tragedy, not dealing with the added financial stresses of paying off exorbitant hospital bills.

I go to work every day and do my best to make sure other people's children are supported so they can learn and thrive. Educators know that students from stable home environments learn best—families can't provide stability when riddled with long term financial debt. It's time to improve protections for Arizona families, especially when it comes to medical debt.

I'm voting Yes on **Prop XXX**. It's more than earned my vote and I hope it can earn yours, too.

Wes Oswald, Tucson

Sponsored by Healthcare Rising

Prop. XXX: Absolutely Vital for Financially Vulnerable Seniors

As many Arizona senior citizens will tell you, entering retirement age doesn't retire financial insecurity.

Many seniors are on fixed incomes. Even with excellent financial planning, emergencies come up and can create big problems for seniors.

When it comes to healthcare, Medicare covers a lot...depending on your plan. And paying for prescription drugs remain an area of worry for many seniors as they age.

Imagine finally being able to settle down in the home you've worked a lifetime to secure just to have one extreme bill go to collections and put you out on the curb with your vehicle repossessed. For many of us, this is a nightmare scenario.

We believe that after you have worked hard your entire life, at the very least, your basic assets should be protected from crippling debt, whether medical or otherwise.

That is why **Prop. XXX** is so important for Arizona's seniors. Our Yes vote means we can spend more time thinking about spending time with our families and where we can go in our retired years instead of worrying about whether we can even make ends meet. **Prop XXX** provides desperately needed peace of mind at a time in life that is most important. Please join us in voting to protect Arizona's seniors this November!

Chris Hawkins, Tucson

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The Arizona Students Association urges you to join us in voting yes on **Prop XXX**.

The price of pursuing a college degree is higher than ever. This means that students are constantly forced to do the math on whether to make their tuition payments or leave school to cover unexpected costs. Just one medical emergency can be the dealbreaker for so many Arizona students and their families and the interest accrued on medical debt can take a college degree off the table entirely.

Prop XXX makes sense for students and their families. It will increase protections for our families' homes, cars, and bank accounts. Most importantly, it will cap the interest that can be charged on medical debt, saving students and their families a world of financial hurt.

Good for students and good for Arizona. That's why we're voting Yes.

Cesar Aguilar, Executive Director, Arizona Students' Association, Tempe

Sponsored by Healthcare Rising Arizona

It's Time for a Change

As a retired teacher with Medicare and some retirement benefits, my husband and I are fortunate to be relatively healthy. However, we have seen how so many others in our community have experienced devastating health problems which result in catastrophic medical debt.

Under our current laws, medical debt is treated the same as any other type of debt. This makes no sense. Why should someone who experienced a medical emergency be treated the same way as someone who bought a fancy car they couldn't afford? Moreover, the interest rate on medical debt feels criminal—10% compounded annually. Good luck avoiding bankruptcy with those kinds of rates.

Arizonans deserve to have protection from predatory medical debt collection, which **Prop. XXX** will provide. With **Prop. XXX**, medical debt will finally be defined, and the maximum interest rate dramatically reduced. We support **Prop. XXX** because it clarifies and codifies the difference between medical debt collection and other debt collection.

Barbara Smith, Tucson

Sponsored by Healthcare Rising Arizona

Let's Protect Arizona Families

Year after year, Arizona families work hard, do everything right, and still get landed with life-altering medical bills, even with good health insurance.

Now we have an opportunity to push back against this abusive system, and finally put a real check against the predatory debt collection policies that land so many families into a cycle of collections that they can never break free of.

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Passing **Prop XXX** will provide three critical updates to our current debt protection laws:

- Update existing exemptions for people's homes, cars, household goods, and bank accounts.
- Adjust the percentage of wages that can be garnished from a workers' paychecks from 25% (the federal *maximum* allowed) to no more than 10%.
- Limit the interest rate that collections can go after on medical debt from 10% compounded annually to no more than 3%. This would include air and ground ambulance rides.

The problems facing Arizona families and workers right now are large and complicated. The solution that we can vote on is short and simple. Pass **Prop XXX** to update our existing laws and better protect people's lives from being ruined by outrageous medical bills and unfair collections practices.

Andrew Hudson, Co-Director, Phoenix Workers Alliance, Tempe

Sponsored by Healthcare Rising Arizona

Part of being a public-school teacher is caring about the world my students enter. When I was growing up, we knew that even if times were tough there were fair laws to make sure that families could weather tough financial times. I don't see those same kinds of protections when I look at my students' future.

Dealing with everyday issues like inflation is hard enough for a family. But now, having good health insurance is no promise that you're protected from massive medical debt. Having parents with good jobs doesn't mean that a single illness or accident can't knock them off their feet.

Our kids should be focused on growing their minds and exploring their world; they shouldn't have to bear the stress of wondering if they'll have a roof over their head or enough food to set on the table. Unfortunately, this is a reality for too many students in Arizona.

If you're like me, and you want the best for our students and their families, then vote yes on **Prop XXX**. This law will strengthen the financial safety nets that are currently letting too many families fall through the cracks. Most importantly, this law will take aim at medical debt, a source of major stress for many of us, by dramatically reducing the interest rates.

If **Prop XXX** passes, I will breathe a little easier knowing that our students and their parents have a fighting chance against big debt collectors and can spend more time focusing on what matters: learning, growing, and being a family.

Katherine Villa, Tombstone

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Real Stories of Arizonans Struggling with Medical Debt: Marianna Habern, Cornville

When you are facing medical issues like a surgery, the last thing you are thinking about are the possible

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complications of our dysfunctional healthcare system. When I had my surgery in June of 2021, everything was supposed to be in-network. It wasn't, and I am still receiving bills a year later!

I was fortunate - my mother is well off enough that she was able to help me pay the bills when the debt collectors started calling. But so many Arizonans aren't so fortunate - and the experience of being hounded by a debt collector is an incredibly frightening one. None of us want to be in debt - but when bills just keep coming and coming, what is the alternative?

Medical treatment should not be so overwhelmingly expensive that we are unable to get needed care - and when we do, we should not be stuck paying bills and interest for years afterwards! This law would limit the amount that debt collectors can garnish from paychecks and would put a cap on interest rates for medical debt. If these changes had been in place when I needed medical treatment, it would have been much easier to pay off my debt.

The system is broken – and designed to destroy the lives of people who have done nothing wrong. **Prop. XXX** will go a long way to bringing more fairness and balance for Arizonans who desperately need it. Please vote Yes on **Prop. XXX**.

Marianna Habern, Cornville

Sponsored by Healthcare Rising Arizona

What you can keep in Arizona if you get sick and debt forces you into bankruptcy.

--Up to \$150,000 equity in your home. (There are virtually no liveable houses under \$150,000 in the Phoenix area.

--Up to \$6,000 equity in your car. (For that, you can have a 2009 Chevy or a 2008 Maxima)

--\$500 in clothes. (Goes a long way at a thrift store, not very far for new clothing.)

--\$500 for pets and/or livestock. (A rescue shelter dog would be OK, but you probably couldn't keep a horse.)

The Legislature hasn't updated these laws in many years. Vote for the Predatory Debt Collection Protection Act, **pXXX**

Eric Kramer, Pinetop

As social workers, we protect the vulnerable

So does **Prop. XXX**

As social workers, we work every day to help members in vulnerable communities work through challenges they face. One of the greatest challenges we see is the intersection of their health, the health care bureaucracy, and personal finances. Health issues on their own are tough enough, but adding on the

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financial stress of a large medical bill? This is where problems can suddenly feel insurmountable.

Finances are one of the most common stressors we discuss with families as they navigate their health care journey. We see firsthand the impossible decisions patients must make as they try to balance supporting their family and keeping themselves well. Helping people make good decisions through this process is difficult. Sometimes the current system leaves no good answers for those with medical bills in collections, and many can face long-term debt, eviction, wage garnishment, or bankruptcy.

Prop. XXX's commonsense updates to bankruptcy exemptions and medical debt collection will do a great deal to protect community members from these poverty traps by changing the way greed-motivated debt collectors can go after families.

Keeping people housed with enough money in their paychecks to put food on the table will greatly benefit the health outcomes for Arizona families. And the impact of dramatically reducing the interest rates that debt collectors can charge on medical debt? Life-changing for the communities we serve.

Support healthy, protected communities. Join Arizona social workers by voting YES on **Prop XXX**.

Ann Schleppe, Sun City and Yareli Lopez, Phoenix

Sponsored by Healthcare Rising Arizona

As a retired public-school teacher, I loved my job and I'm proud of what I accomplished. I chose to dedicate my life to educating and caring for the next generation, because I genuinely believe that education is the silver bullet – a foundation for making our world a better place.

When I decided to become a teacher, I knew I wasn't going into a profession where I'd get rich. But that was okay. It was a good satisfying job with health insurance that allowed us to live comfortably. But now, as I get older, I am faced with the unexpected: sky-high medical debt that could wipe us out and put our home and our future in jeopardy.

Interest on these bills is outrageous and not payable on my income – and I am by no means alone in that. It's time to improve protections for Arizona families with medical debt.

Connie Lindquist, Sun City West

Sponsored by Healthcare Rising Arizona

Prop. XXX will protect Arizona families from the worst abuses of predatory debt collectors. Your YES vote will:

INCREASE THE HOMESTEAD EXEMPTION

Arizona's home values have skyrocketed, but the amount of equity that is protected from creditors has not. **Prop. XXX** will provide a long-overdue increase of that exemption to \$400,000 to save the homes of

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thousands of Arizonans.

PROTECT BASIC ASSETS AND BELONGINGS FROM SEIZURE

Prop. XXX will protect up to \$5,000 held in a bank account, \$15,000 in household goods, and vehicles worth up to \$15,000 (or up to \$25,000 for disabled drivers) and adjust all these amounts for inflation, so consumer protections keep up with the cost of living.

LIMIT OUTRAGEOUS INTEREST RATES ON MEDICAL DEBT

Outrageous interest rates charged on medical debt are a leading cause of Arizonans falling into a hopeless debt spiral, through no fault of their own, even with insurance. **Prop. XXX** will limit interest rates on medical debt to 3%.

PLACE A REASONABLE LIMIT ON WAGE GARNISHMENT

Arizona families need to be able to keep a roof over their head and food on their table. **Prop. XXX** prevents creditors from garnishing more than 10% of wages.

VOTE YES TO PROTECT ARIZONA FAMILIES FROM HAVING A HEALTH TRAGEDY RESULT IN BIGGER TRAGEDIES.

TO LEARN MORE AND SEE THE FULL TEXT OF **PROP. XXX**, SEE healthcarerisingaz.org

Alison Porter, Co-Founder, Neighbors Forward AZ, Tempe

Sponsored by Healthcare Rising Arizona

Why you should vote for the AZ Predatory Debt Collection Protection Act.

Too many Arizona families are suffering because of emergency medical debt and predatory debt collection practices. NO Arizona family should lose their home or car, or struggle to put food on the table, due to medical emergencies or accidents, or be trapped into unending debt by unfair interest rates on medical care.

The Arizona Predatory Debt Collection Protection Act fixes this problem by increasing the protected value of people's primary home to better match Arizona's median home value, increasing the allowed value of protected household goods and bank accounts, and increasing the protected values of vehicles, with all these amounts adjusted annually for inflation. To help Arizonans avoid being trapped by debt, the Act limits wage garnishment for debt to no more than 10% of disposable earnings and limits the interest rate on medical debt to no more than 3%.

Some points to consider:

- A chronic disease or sudden medical emergency can cost families tens of thousands of dollars out-of-pocket even with insurance.
- More than two-thirds of all bankruptcies are tied to debt from healthcare costs.
- 18% of Arizonans have medical bills that are past due.

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- Having insurance doesn't necessarily protect from medical debt. Even families that have done everything right can end up with bills that they can't afford to pay.
- 30% of Arizonans have debt in collections, higher than the national average. In Arizona communities of color, that jumps to 45%.
- Arizonans have more debt than the national average, more than \$58,000 in debt per person.
- As of March 2021, 38.5% of Arizonans reported at least one household member losing employment income since the beginning of 2020.
- Housing prices in Arizona have been rising.**

**From Healthcare Rising Arizona

Marti Baca, Member, Democrats of Casa Grande, Casa Grande

Sponsored by Democrats of Casa Grande

The Predatory Debt Collection Protection Act is a small set of common sense measures which all of us can support. Bringing an earnings garnishment from 25% (or, 15%) of a person's paycheck down to 10% could make all the difference in whether judgment debtors are able to keep a roof over their heads or food on the table. And, the judgment creditors will still be able to get paid - even if it is over a longer period of time. Increasing the exemptions for assets will also help many Arizonans when they fall on hard times.

And, limiting the interest rate (to 3%/yr vs the current 10%) on medical debt also makes sense. When the medical services were needed, the parties did not negotiate an interest rate like they do for a car or a mortgage.

This initiative makes sense for everyone, and may have a real impact on decreasing bankruptcies and homelessness. Please join me in voting YES on the Predatory Debt Collection Protection Act!

Paul Weich, Candidate, AZ House, LD12, Phoenix