

From: [Kathia Sotelo](#)
To: [Assembly Commerce and Labor Exhibits](#)
Subject: In Favor - AB204
Date: Monday, February 17, 2025 1:59:28 PM

You don't often get email from kathia.sotelo@maketheroadnv.org. [Learn why this is important](#)

I am Kathia Sotelo, a member of Make the Road Nevada. I support AB204, which prohibits healthcare providers and debt collectors from reporting medical debt to credit agencies or taking wages and homes as payment. Also, it allows the Attorney General to take action against rule-breakers after a 180-day wait before taking serious collection actions. This is a personal matter because I am someone who has been directly impacted by medical debt.

When I got sick at 19 years old with thyroid cancer, my family borrowed money and took out loans to help pay for my medical treatment. Even after that, we were not able to cover all of our expenses and went into debt. I was often confused as to how much I had to pay and was contacted by aggressive debt collectors. All of this confusion was not good for my condition and added to my stress. I hope that medical billing rules can be more clear in the future to avoid this happening to anyone else.

There is no doubt that this bill is essential because medical debt is one of the leading causes of financial hardship, often forcing families into poverty or making basic necessities more challenging to afford. Reporting medical debt to credit agencies can ruin a person's credit score, making it difficult to rent a home, buy a car, or even get a job. Many people fall into medical debt unexpectedly due to emergencies, not because of reckless spending.

As a resident of this state, I urge you to vote for AB204 because it is essential to create a fair and just future for all. Your support is vital to our community and the next generation. Thank you so much.

All the best,

Kathia Sotelo | She/Her/Ella

Lead Organizer

The Nevada Organizing Team | Make The Road Nevada



■ 702-983-0508

■ Kathia.Sotelo@MakeTheRoadNV.org

■ <https://maketheroadnv.org>

■ 4440 E Washington Ave. Las Vegas, Nevada 89110

