David Whitaker, Esq.
Director
Irvin Corley, Jr.
Executive Policy Manager
Marcell R. Todd, Jr.
Director, City Planning Commission
Janese Chapman
Director, Historic Designation Advisory Board

John Alexander
LaKisha Barclift, Esq.
Timarie DeBruchl
Paige Blessman
M. Rory Bolger, Ph.D., FAICP
Victory Corley
Lisa DiChiera
Eric Fazzini, AICP
Willene Green
Christopher Gulock, AICP

City of Detroit
CITY COUNCIL
LEGISLATIVE POLICY DIVISION

208 Coleman A. Young Municipal Center
Detroit, Michigan 48226
Phone: (313) 224-4946 Fax: (313) 224-4336

Marcel Hurt, Esq.
Sandra L. Jeffers
Kimani Jeffrey
Anthony W. L. Johnson
Phillip Keller, Esq.
Edward King
Kelsey Maas
Jamie Murphy
Dolores Perales-Lara
Analine Powers, Ph.D.
W. Akilah Redmond
Renee Short
Floyd Stanley
Thomas Stephens, Esq.
Theresa Thomas
Janice Tillmon
Ian Tomashik
Emberly Vick
Ashley A. Wilson

TO: The Honorable Detroit City Council

FROM: David Whitaker, Director
Legislative Policy Division Staff

DATE: November 20, 2025

RE: **Resolution in Support of the Medical Debt Protection Act**

Council Member Angela Whitfield-Calloway has requested the Legislative Policy Division (LPD) provide a resolution in support of Michigan Senate Bills 449, 450, and 451, also known as the Medical Debt Protection Act, as well as Senate Bills 701 and 702 which would make violations of the Medical Debt Protection Act an unfair trade practice under the Michigan Consumer Protection Act.

Please contact our office if you require any further assistance in this matter.

COUNCIL MEMBER ANGELA WHITFIELD-CALLOWAY

RESOLUTION IN SUPPORT OF THE MEDICAL DEBT PROTECTION ACT

WHEREAS The Medical Debt Protection Act (MDPA) was recently introduced in the Michigan Senate with bipartisan sponsorship from Sen. Sarah Anthony (D-Lansing) and Sen. Jonathan Lindsey (R-Coldwater); and

WHEREAS The MDPA is a three-bill package (Senate Bills 449, 450, and 451) that would implement a range of consumer protections aimed at reducing the burden of medical debt on Michigan residents; and

WHEREAS According to the National Institutes of Health, the United States has some of the highest healthcare costs in the world, placing a heavy burden on many individuals and families;[1] and

WHEREAS Medical debt is a leading cause of bankruptcy in the U.S. and in 2024, 36% of households had medical debt, 21% had a past-due medical bill, and 23% were paying a medical bill over time to a provider;[2] and

WHEREAS According to MDPA co-sponsor Senator Sarah Anthony, roughly 700,000 Michigan residents have some type of medical debt,[3] and recent federal legislation is expected to exacerbate this issue in the coming years as millions are expected to lose access to resources such as Medicaid while the cost of medical insurance is expected to rise;[4] and

WHEREAS Medical debt disproportionately impacts communities like Detroit that have comparatively lower wages and higher rates of poverty because even relatively small medical bills can create a significant financial burden; and

WHEREAS The accumulation of medical debt can have wide ranging consequences including the denial of healthcare due to unpaid bills, the accumulation other forms of debt to pay off medical bills, the negative effect on individuals' credit scores, the draining of savings to pay off medial bills, and sacrificing spending on necessities like food;[5] and

WHEREAS This legislation would address some of these issues by codifying the existence of hospital financial assistance programs (FAPs), creating new reporting requirements on the benefit of FAPs, and requiring hospitals to post information about the FAP on bills, invoices, and the hospital website; and

---

[1] https://pmc.ncbi.nlm.nih.gov/articles/PMC11918610/
[2] https://pmc.ncbi.nlm.nih.gov/articles/PMC12394938/
[3] https://www.mlive.com/news/2025/11/michigan-wants-to-keep-medical-debt-off-consumer-reports.html
[4] https://www.ama-assn.org/member-benefits/events/one-big-beautiful-bill-act-impact-physicians-and-patients
[5] https://www.kff.org/health-costs/kff-health-care-debt-survey/#c7f7c77b-dec4-4baf-bed1-78e3522b4f46

WHEREAS The state will be required to create a process for hospitals to check the income eligibility of patients and consumer reporting agencies will be prohibited from including medical debt in a consumer credit report; and

WHEREAS Additionally, Senate Bills 701 and 702 will support the MDPA by making violations of the Medical Debt Protection Act an unfair trade practice under the Michigan Consumer Protection Act; and

WHEREAS Medical debt is distinct from other forms of debt in that medical care is most often a necessity and not a consumer choice, and even individuals who have access to medical insurance can find themselves saddled with debt for a single unexpected hospital stay; and

WHEREAS The people of Michigan should have the right to receive all necessary healthcare without fearing that doing so will jeopardize the financial well-being of themselves and their families; **NOW THEREFORE BE IT**

RESOLVED That the Detroit City Council hereby strongly urges the Michigan legislature to pass Michigan Senate Bills 449, 450, and 451, also known as the Medical Debt Protection Act, as well as Senate Bills 701 and 702; **NOW BE IT FINALLY**

RESOLVED That the Detroit City Clerk send copies of this resolution to Mayor Mike Duggan, the Detroit delegations of both the Michigan State House and Senate, in addition to Governor Gretchen Whitmer.