

Musicians' Association of Metropolitan Baltimore

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Michael Decker
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Mary C. Plaine
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TESTIMONY IN SUPPORT OF HB 1081 and HB 1420

TO: Hon. Shane Pendergrass, Chair, and members of the House Health and Government Operations Committee

FROM: Mary C. Plaine, Secretary-Treasurer, The Musicians' Association of Metropolitan Baltimore, Local 40-543, American Federation of Musicians (AFM)

The Musicians' Association of Metropolitan Baltimore supports both the Medical Debt Protection Act (HB 1081) and the Financial Assistance Policies and Bill Collections Act (HB1420) and asks that the House Health and Government Operations Committee vote to support this legislation and pass them on to the full chamber for passage.

Every year, thousands of Marylanders face lawsuits, wage garnishments, and property seizures for collections on unpaid medical bills. Many patients who experience these collection actions were uninsured or underinsured when they received hospital care and are unable to afford their medical bills due to high costs, unaffordable deductibles, copays, or other out-of-pocket hospital charges. The results are lawsuits against low-income patients who are entitled to financial assistance according to Maryland law.

Between 2009 and 2018, Maryland hospitals filed over 145,000 lawsuits to recover medical debt from former patients, with over 25 percent of these suits resulting in wage or property garnishments for patients. During this period, hospitals in Maryland sought payment of almost \$269 million in medical debt from patients, while the hospitals made total profits of \$5.68 billion in the same period. While the money sought by the hospitals represents a small fraction of hospitals' revenue after expenses, these lawsuits, wage and property garnishments are devastating to patients and their families.

It is time to reform Maryland's medical debt system and protect patients. HB1081 and HB1420 address this crisis by making the process more patient-friendly, so more patients can learn about and qualify for financial assistance to pay for health care, as well as to make it less likely that people will be sued, garnished and otherwise punished for medical bills they cannot afford. The commonsense solutions in this legislation will bring desperately needed relief to some of Maryland's most vulnerable patients.

For these reasons, The Musicians' Association of Metropolitan Baltimore strongly supports HB1081 and HB1420 and asks for a favorable report for both bills.

Respectfully,

A handwritten signature in cursive script that reads "Mary C. Plaine".

Mary C. Plaine
Secretary-Treasurer

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