

HB 1081 Health Facilities - Hospitals - Medical Debt Protection

SUPPORT TESTIMONY

Che Moorhead
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Maryland Legislative District 20

Dear Chair Pendergrass, Vice Chair Pena-Melnyk, and Members of the Health and Government Operations Committee:

My name is Che Moorhead, and I am a 17 year old, student documentarian from Montgomery Blair High School in Silver Spring, here to voice my support for HB 1081, Medical Debt Protection.

From the time I was born to around age 8, I was the beneficiary of several safety net programs. Born to a single 21 year old parent, fresh out of college, money was tight. My mom had no clue how she would pay for my delivery, once kicked off school health insurance. I stand before you today a child of WIC and other safety net programs, that were there to catch my family until we found our way.

And that's why when Delegate Charkoudian suggested my partner Charles Thrush and I take on the topic of Medical Debt as the subject of our next documentary, I was more than willing. Today you will hear a lot of statistics but it's important to remember every number has a face. And every face a story. My mom and I could have easily been one of those stories. Therefore, I feel an obligation to do what little I can to link affected peoples to ones who directly affect change. I try to do that through my documentaries. It is a privilege to tell you my story, and highlight the stories of others.

My documentary *The Cost of Charity*, has definitely been my most involved project to date. My partner Charles I sought out a diverse set of perspectives, and tried to turn a topic few deeply understand, into an accessible film. Our attempt began with an overview of what healthcare is, then contrasted how a niche program like Charity Care fits into the larger system idyllically, concluding with reality - how the program is haphazardly applied, often failing to reach the would be recipients who need it most. Imagine being sick, poor, and getting sued by a non profit hospital even if you technically qualify for aid, with no legal recourse.

Along with Delegate Charkoudian, we've been in contact with Caroline Pearson, a health expert from NORC at the University of Chicago, Jordan Rau, a Kaiser Health News journalist, and Lakesha Spence, a mom and Maryland resident, affected by medical debt. Mr. Rau and Ms. Pearson offered interesting insights on patient misconceptions. Many believe having health insurance protects them from medical lawsuits, and few know that Charity Care even exists. Despite rising deductibles and more predatory plans, the majority of Americans are happy with their current health insurance. However, it's hard to accurately assess the quality and affordability of your health care plan when you're not sick.

By far our most impactful interview was with Ms. Spence.

She told us about the feelings and thoughts going through her mind when she was served, the lack of warning leading up to it, and the aftermath: her wages garnished as soon as her paychecks hit her bank account.

In theory the government has created safeguards for people absolutely unable to pay their medical debts, but are they doing enough if people like Ms. Spence are able to be predatorized in this fashion?

What's fair about charity care when hospitals known for philanthropy refuse to offer it to those who qualify?

HB 1081 would "require hospitals to annually submit a report to the Health Services Cost Review Commission on the total number of patients by race, ethnicity, gender, and zip code who were served. In addition it prohibits hospitals from reporting patients to consumer reporting agencies if they are uninsured or qualify for free or reduced cost care.

Our film makes the argument that transparency is required to truly put patients first,

Do harm should extend beyond the operating table.

There is a moral imperative to support HB 1081.

I urge a favorable report.