



Consumer Credit Counseling Service of MD & DE, Inc.

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February 27, 2020

Delegate Shane E. Pendergrass  
Chair  
Health and Government Operations Committee  
Room 241  
House Office Building  
Annapolis, Maryland 21401

**RE: House Bill 1420—IN SUPPORT  
Hospitals – Financial Assistance Policies and Bill Collections**

Dear Delegate Pendergrass,

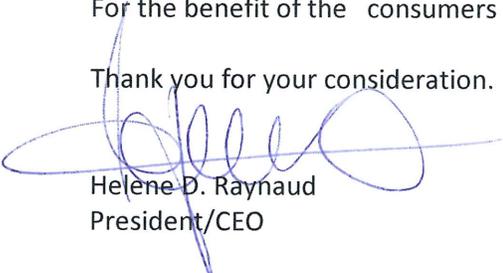
It is a fact that the cost of health care in Maryland—as in the United States—has risen more rapidly in the than the general cost of living over the past decade. Despite measures to insulate those at the lower end of the economic ladder, it is not enough.

Consumer Credit Counseling Service of Maryland and Delaware, Inc. (CCCSMD) has assisted hundreds of thousands of residents of Maryland improve their financial situation since 1966. More recently, as the cost of healthcare climbs and insurance no longer provides as much coverage, many of our Maryland clients have to make difficult choices between whether to pay the rent or the medical bills.

The solution, as proposed in HB 1420, is to increase the family income threshold to between 200% and 500% of the federal poverty level at which a hospital's financial assistance policy must provide free medically necessary care to patients; require that a certain financial assistance policy include a certain payment plan and a certain mechanism for a patient to request a certain reconsideration; require that a certain financial assistance policy provide presumptive eligibility for certain care to certain patients and other provisions to assist those Marylanders who need it the most.

For the benefit of the consumers of Maryland, I urge passage of HB 1420 as proposed.

Thank you for your consideration.

  
Helene D. Raynaud  
President/CEO