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## Testimony HB 565 – Health Facilities - Hospitals - Medical Debt Protection Health & Government Operations February 16, 2020 Support

AFSCME supports HB 565. This legislation would enhance protections for medical consumers by strengthening limits on hospital debt collection practices.

For years medical consumers have faced a terrifying prospect: getting needed medical services could very well send them into bankruptcy. The Affordable Care Act was supposed to address this issue but has had only limited success.

The State of Maryland has attempted to address this issue by providing financial support to all hospitals to ensure they provide free and low-cost care to patients who otherwise cannot afford care. Despite this mandate to provide care to low-income patients, Maryland hospitals often still go after former patients for medical debt - many of whom actually qualified for but did not receive free care - to collect on hospital bills under \$5000.

The COVID-19 pandemic raises the issue of medical debt and potential bankruptcy to even more extreme concerns. Going after those least able to pay, particularly when they should be eligible for free care to begin with through existing State support, needs to end. HB 565 takes solid steps toward curbing this sad practice.

We ask a favorable reporting of HB 565.

Every AFSCME Maryland State and University contract guarantees a right to union representation. An employee has the right to a union representative if requested by the employee. 800.492.1996