



**Testimony to the House Health and Government Operations Committee**  
**HB363: Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for**  
**Undocumented Immigrants - Report**  
**Position: Favorable**

February 16, 2023

The Honorable Joseline Pena-Melnyk, Chair  
House Health and Government Operations Committee  
Room 241, House Office Building  
Annapolis, Maryland 21401  
cc: Members, House Health and Government Operations

Honorable Chair Pena-Melnyk and members of the committee:

Economic Action Maryland (formerly the Maryland Consumer Rights Coalition) is a statewide coalition of individuals and organizations that advances financial justice and economic inclusion for Maryland consumers through research, education, direct service, and advocacy. Our 8,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.

We are writing today in support of HB363. HB363 strives to expand access to the healthcare system for all, especially communities of color who have been disproportionately impacted by lack of care. The bill seeks to gather information to help Maryland better serve its uninsured residents by comparing options for offering affordable healthcare coverage to State residents who are ineligible for the Maryland Medical Assistance Program, the Maryland Children's Health Program, or qualified health plans through the Maryland Health Benefit Exchange due to the individual's immigration status.

Economic Action Maryland's Medical Debt Freedom Fund provides direct aid to Maryland patients who have been sued for medical debt. By paying off hospital medical debt, Economic Action Maryland provides debt abolition, frees Maryland patients from crushing medical debt, ends harassing calls from debt collectors, and provides former patients with the peace of mind to heal and recover without having to worry about paying a hospital bill they can't afford.

Since the launch of the Medical Debt Freedom Fund in October of 2022, 63% of those who had applied for assistance had incurred hospital debt. The average debt of all applicants was \$1,389.30 ranging from \$10,000 as the largest debt to \$82 as the smallest debt. This range demonstrates that an unexpected bill of any size can have a devastating impact on the lives of financially fragile people. The average household income of our applicants was \$14,122.52 and the majority of the applicants were Marylanders of color.

Furthermore, debt was incurred by applicants regardless of insurance status. In fact, 69% of applicants had been insured at the time their medical debt was incurred. Still, 31% of applicants had incurred debt without insurance. The need for accessible, substantial, and affordable healthcare coverage is clear. HB363 is a common-sense study bill that will help pave the way to better care for vulnerable Maryland communities.

For these reasons we support HB363 and urge a favorable report.

Respectfully,

Isadora Stern  
Policy Manager