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**SB 630**  
**Real Property – Contract Liens – Medical Debt**  
**Hearing of the Senate Judicial Proceedings Committee**  
**February 16, 2024**  
**10:00 AM**

**FAVORABLE**

The Public Justice Center (PJC) is a not-for-profit civil rights and anti-poverty legal services organization which seeks to advance social justice, economic and racial equity, and fundamental human rights in Maryland. Our Health and Benefits Equity Project advocates to protect and expand access to healthcare and safety net services for Marylanders struggling to make ends meet. We support policies and practices that are designed to eliminate economic and racial inequities and enable every Marylander to attain their highest level of health. The **PJC strongly supports SB 630**, which prohibits the practice of placing a lien on someone’s home for a medical debt. This issue is a priority for PJC as many of our low-income clients who have chronic illnesses experience significant challenges in affording unexpected medical bills and maintaining their housing stability.

**Medical debt collection has a disproportionate impact on low-income patients and communities of color.**

Medical debt collection places the financial security and housing stability of patients and their families at risk. By taking money that comes into the household away from paying for basic needs, such as food, housing, medication and utilities, medical debt keeps low-income patients in a cycle of poverty that can be impossible to break. Maryland’s hospitals have a long history of failing to use the millions of dollars in charity care funding that they receive instead of pursuing patients to recover medical debt. More than 4,000 Maryland households were subjected to a lien from Maryland’s nonprofit hospitals in a nine-year period to recover these debts.<sup>1</sup>

**SB 630 would eliminate the harmful practice of placing liens on Marylander’s homes to recover medical debt.**

Individuals with liens on their record experience significant difficulties in securing credit and refinancing their homes, preventing low-income individuals from attaining financial security. SB 630 recognizes that housing stability, a social determinant of health, should not be placed in jeopardy simply because a patient sought and received necessary medical care.

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<sup>1</sup> National Nurses United, *Preying on Patients: Maryland’s Not-for-Profit Hospitals & Medical Debt Lawsuits* (2020), <https://www.nationalnursesunited.org/preying-on-patients>.

For these reasons, the Public Justice Center urges the committee to issue a **FAVORABLE** report for **SB 630**. Thank you for your consideration of our testimony. If you have any questions about this testimony, please contact Ashley Woolard at 410-625-9409 x 224 or [woolarda@publicjustice.org](mailto:woolarda@publicjustice.org).