HB1336\_RichardKaplowitz\_FAV 02/26/2025

Richard Keith Kaplowitz Frederick, MD 21703

## <u>TESTIMONY ON HB#/1336 - FAVORABLE</u> Hospitals - Financial Assistance - Medical Bill Reimbursement

**TO**: Chair Pena-Melnyk, Vice Chair Cullison, and members of the Health and Government Operations Committee

FROM: Richard Keith Kaplowitz

My name is Richard K. Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of HB#1336, **Hospitals - Financial Assistance - Medical Bill Reimbursement** 

The goal of this bill is to prevent hospitals from failing to properly handle the billing of patients who are entitled to reimbursement for costs that should not have been paid by patients under certain circumstances.

This is a bill that makes healthcare justice a priority in Maryland for all its residents. Health care is a human right. My Jewish faith teaches me that 1

The Torah's Jewish medical ethics considers it extremely important to care for the sick. If a person is in any kind of medical danger, giving them treatment overrides most other Torah obligations, because it is such a priority.

There are many examples of where we are told that taking care of the sick is of greater value than other mitzvot. Jewish guidance for sick patients almost always puts care for the sick – and the importance of Jewish life – first.

Deuteronomy 15:7-8 teaches:

7 If there will be among you a needy person, from one of your brothers in one of your cities, in your land the Lord, your God, is giving you, you shall not harden your heart, and you shall not close your hand from your needy brother. 8 Rather, you shall open your hand to him, and you shall lend him sufficient for his needs, which he is lacking.

This bill will alter the requirements related to the reimbursement of out-of-pocket costs paid by certain hospital patients who were eligible for free care. This is accomplished by requiring certain hospitals to determine the eligibility of certain patients for refunds and provide a refund to each patient who meets certain requirements. It will occur through modifying the process the Health Services Cost Review Commission is required to develop for identifying and reimbursing certain patients of hospitals.

## I respectfully urge this committee to return a favorable report on HB#1336.

<sup>&</sup>lt;sup>1</sup> <u>https://rmbhcharities.com/yeshuos/refuah/jewish-guidance-for-the-</u>

sick/#:~:text=The%20Torah's%20Jewish%20medical%20ethics,it%20is%20such%20a%20priority.