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SB 349

**Medical Debt – Complaints for Money Judgement and Real Property Liens
Hearing of the House Health & Government Operations Committee**

March 18, 2025

2:30 PM

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 349**, which prohibits the practice of placing a lien on someone's home for a medical debt owed to private health providers. 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.

SB 349 would eliminate the harmful practice of private health providers placing liens on Marylander's homes to recover medical debt. Individuals with liens on their record struggle to secure credit and refinance their homes, preventing them from attaining financial security. For low-income families, not being able to secure a home loan or losing their home due to medical debt prevents intergenerational wealth transfer. SB 349 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.

For these reasons, the Public Justice Center urges the committee to issue a **FAVORABLE** report for **SB 349**. 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.

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