

# HOUSE BILL 428

N1, D3

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CF SB 349

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By: **Delegates Embry, Attar, Boafo, Boyce, Charkoudian, Fair, Feldmark, Forbes, Guzzone, Hutchinson, Kaufman, Palakovich Carr, Ruth, Shetty, Simpson, Taveras, Taylor, Terrasa, ~~and Wims Wims~~, Pena-Melnyk, Cullison, Alston, Bagnall, Bhandari, Chisholm, Hill, S. Johnson, Kaiser, Kerr, Lopez, Martinez, Rosenberg, White Holland, Woods, and Woorman**

Introduced and read first time: January 16, 2025

Assigned to: Health and Government Operations

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Committee Report: Favorable with amendments

House action: Adopted

Read second time: February 22, 2025

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## CHAPTER \_\_\_\_\_

1 AN ACT concerning

2 **Medical Debt – Complaints for Money Judgment and Real Property Liens**

3 FOR the purpose of establishing certain requirements for a complaint for a money  
4 judgment; prohibiting the creation of a lien on owner-occupied residential property  
5 by contract or as a result of a breach of contract for the payment of medical debt; and  
6 generally relating to contract liens and medical debt.

7 BY repealing and reenacting, with amendments,  
8 Article – Courts and Judicial Proceedings  
9 Section 11-401 and 11-402  
10 Annotated Code of Maryland  
11 (2020 Replacement Volume and 2024 Supplement)

12 BY repealing and reenacting, without amendments,  
13 Article – Real Property  
14 Section 7-105.1(a)(8)  
15 Annotated Code of Maryland  
16 (2023 Replacement Volume and 2024 Supplement)

17 BY adding to  
18 Article – Real Property

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### EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.

Underlining indicates amendments to bill.

~~Strike out~~ indicates matter stricken from the bill by amendment or deleted from the law by amendment.



1 Section 14–203.1  
2 Annotated Code of Maryland  
3 (2023 Replacement Volume and 2024 Supplement)

4 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,  
5 That the Laws of Maryland read as follows:

6 **Article – Courts and Judicial Proceedings**

7 11–401.

8 (a) In this subtitle the following terms have the meanings indicated.

9 (b) “Court” means a court of law or a court of equity and includes the United  
10 States District Court for the District of Maryland, the United States Bankruptcy Court for  
11 the District of Maryland, the Supreme Court of Maryland, the Appellate Court of Maryland,  
12 **A CIRCUIT COURT OF A COUNTY OR BALTIMORE CITY**, and the District Court of  
13 Maryland.

14 (c) (1) “Money judgment” means a judgment determining that a specified  
15 amount of money is immediately payable to the judgment creditor.

16 (2) “Money judgment” does not include a judgment mandating the payment  
17 of money.

18 11–402.

19 (a) **(1) In this section[, “land”] THE FOLLOWING WORDS HAVE THE**  
20 **MEANINGS INDICATED.**

21 **(2) “LAND”** means real property or any interest in or appurtenant to real  
22 property.

23 **(3) “MEDICAL DEBT” HAS THE MEANING STATED IN § 14–203.1 OF**  
24 **THE REAL PROPERTY ARTICLE.**

25 (b) **(1) A COMPLAINT SEEKING A MONEY JUDGMENT SHALL INDICATE**  
26 **WHETHER THE JUDGMENT SOUGHT IS FOR MEDICAL DEBT.**

27 **(2) A COMPLAINT SEEKING A MONEY JUDGMENT FOR MEDICAL DEBT**  
28 **SHALL INCLUDE THE ADDRESS OF THE PRIMARY RESIDENCE OF THE DEFENDANT.**

29 (c) If indexed and recorded as prescribed by the Maryland Rules, a money  
30 judgment of a court constitutes a lien to the amount and from the date of the judgment on  
31 the judgment debtor’s interest in land located in the county in which the judgment was  
32 rendered except:



1 CLOSED-END CREDIT PLAN OFFERED SOLELY FOR THE PAYMENT OF HEALTH CARE  
2 SERVICES.

3 (3) "OWNER-OCCUPIED RESIDENTIAL PROPERTY" HAS THE MEANING  
4 STATED IN § 7-105.1 OF THIS ARTICLE.

5 (B) A LIEN ON OWNER-OCCUPIED RESIDENTIAL PROPERTY MAY NOT BE  
6 CREATED BY CONTRACT OR AS A RESULT OF A BREACH OF CONTRACT FOR THE  
7 PAYMENT OF MEDICAL DEBT.

8 (C) IF A LIEN IS CREATED IN VIOLATION OF THIS SECTION, THE COURT:

9 ~~(1) SHALL REMOVE THE LIEN; AND~~

10 ~~(2) MAY AWARD TO THE OWNER OF THE PROPERTY ECONOMIC~~  
11 ~~DAMAGES SUFFERED AS A RESULT OF THE VIOLATION SHALL REMOVE THE LIEN.~~

12 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall be construed to  
13 apply only prospectively and may not be applied or interpreted to have any effect on or  
14 application to any complaint filed before the effective date of this Act.

15 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect  
16 October 1, 2025.

Approved:

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Governor.

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Speaker of the House of Delegates.

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President of the Senate.