

SB 875 Hospitals - Financial Assistance Policies and Bill Collections

SUPPORT TESTIMONY

Lakesha Spence
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Maryland Legislative District 45

Dear Chair Kelley, Vice Chair Feldman, and Members of the Finance Committee:

My name is Keshia Spence, citizen of Baltimore City, and constituent of the 45th district. I am writing to you in reference to House Bills 1420 and 1081, which address financial assistance and medical debt collections practices by Maryland hospitals. As you are considering these bills, please take the time to hear my story about being sued for medical debt.

On May 9th, 2018, I was notified that I was being sued for \$810.74 by Johns Hopkins Hospital. On September 12th, 2018 they sued me again, for \$1818.48. Prior to being served, I had no idea I even had medical debt, as I was insured at the time of my treatment, and never saw a bill or received a phone call from Johns Hopkins. When I spoke with someone from Johns Hopkins on the phone, I told them I could not afford to pay. They said, "Let us know if your situation changes," and offered no other alternatives or payment plans. I am a single mother of a toddler, while also living with and caring for my mother. I work full time at a decent job but have no extra income to pay more than necessary bills and living expenses. Living on a single income with two loved ones to care for is expensive. My "situation" was not going to "change." Most importantly, my situation is like hundreds of thousands of other Marylanders--- people who are just trying to get by, are unfortunate enough to get sick, and have no means to pay thousands of dollars in unexpected bills. To be clear, I was never told about charity care.

In May of last year, when I checked my account to see if my weekly paycheck had cleared, I saw that all of the money in my bank account was emptied out with no notice. The bank told me that Johns Hopkins had frozen my account, took the existing money, and would be seizing my future paychecks, leaving me with no savings or income to care for my family. Had they garnished my wages, they would have only been able to take 25% of each paycheck, because Maryland law recognizes that even families who are being sued for debt have to eat. The hospital gave me no such consideration, and made the choice to garnish my paychecks as "property" in my bank account, so they could take every penny.

While I was ultimately able to get by with the help of Maryland Legal Aid and the Coalition for a Humane Hopkins, none of this should have happened to me, and it should never happen to anyone in Maryland again. No patient should be unable to afford their medical bills—to be forced to make the choice between paying off medical treatment or feeding your family and keeping the lights on and a roof over our heads today.

Once I had found out about charity care, I called the Johns Hopkins billing office, only to find out that the bare minimum time limit had expired and that, despite Hopkins' tremendous wealth, they would not

consider an application for financial assistance. Again, had I known about this program, I would have applied. But I was never told or offered any help—instead, I was sued and my bank account was emptied.

While the calls from Hopkins have stopped since I began to speak out, I still have not been cleared of my medical debt or offered any financial assistance. I just recently lost my car, which I use to get to work, because of lapsed insurance from last May, the time period when I had no access to my money.

Nothing can change what happened to me and my family. But today you have the power to ensure that I am one of the last residents of Maryland that something like this ever happens to again.

Lakesha Spence, signed 2/25/20