

## HB 1081 Reforming Medical Debt Collection Protections

### SUPPORT TESTIMONY

Dear Chair Pendergrass, Vice Chair Pena-Melnyk, and Members of the Health and Government Operations Committee:

I would like to take some time to say a few things, to anyone who is willing to listen. I've been a resident of Baltimore City for over 50 years in the northeast district. I have received over 98% of my healthcare from Johns Hopkins. I've worked in the healthcare industry for over 30 years, and I currently work at Johns Hopkins.

For much of my life, I've been blessed to have some form of health insurance. However, I still struggle daily to keep my head above water. It is a challenge to pay for my healthcare costs even with my insurance from my employer, Johns Hopkins. Now that I'm getting older, my health is a major priority but it's also a huge financial burden. I have a balance right now with my employer for my healthcare that I can't afford! It scares me to think, "Will I still be able to afford my mortgage?", as the hospital bills begin to come in the mail. "Will I be garnished again?", because until it happened to me, I didn't even know that you could legally be garnished for medical bills. I was paying less on other bills to help, but I just didn't have enough. Having my wages garnished by Johns Hopkins put me in a hardship and it forced me to have to make tough life decisions with one hand tied behind my back. It was like they were taking food out of my family's mouth. This practice needs to stop! I can only imagine how many patients end up back in the hospital from the stress of dealing with medical bills.