



**National Association of Consumer Advocates**

**Testimony to the Health and Government Operations Committee  
HB 1081 – Health Facilities – Hospitals – Medical Debt Protection  
Position: Favorable**

February 28, 2020

Shane E. Pendergrass, Chair  
Health and Government Operations Committee  
Room 241, House Office Building  
6 Bladen St.  
Annapolis, MD 21401  
CC: Members, Health and Government Operations Committee

Honorable Chair Pendergrass and Members of the Committee:

The National Association of Consumer Advocates is a nonprofit corporation whose members are private and public sector attorneys, legal services attorneys, law professors, and law students whose primary focus involves the protection and representation of consumers. NACA's mission is to promote justice for all consumers by maintaining a forum for information-sharing among consumer advocates across the country and by serving as a voice for its members and consumers in the ongoing struggle to curb unfair or abusive business practices that affect consumers. In pursuit of this mission, NACA advocates for fair medical debt collection practices.

I litigate debt collection issues on behalf of consumers. I assisted one client in the District Court for Baltimore City in a matter against Greater Baltimore Medical Center (“GBMC”). Between February 1, 2019 and February 1, 2020, GBMC has sued over 500 consumers in Maryland District Courts.<sup>1</sup> A basic search of court records shows that these cases tend to be for relatively low amounts:

**Complaint No:** 001(GREATER BALTIMORE MEDICAL CENTER INC) Vs:(BROCK, DIANE E )  
**Type:** REGULAR CLAIM  
**Complaint Status:** ACTIVE  
**Status Date:** 01/24/2020 **Filing Date:**01/22/2020 **Amount** \$544.15 **Last Activity Date:**01/27/2020

**Complaint No:** 001(GREATER BALTIMORE MEDICAL CENTER INC) Vs:(BROWN, WINSTON R )  
**Type:** REGULAR CLAIM  
**Complaint Status:** ACTIVE  
**Status Date:** 01/24/2020 **Filing Date:**01/22/2020 **Amount** \$473.4 **Last Activity Date:**01/24/2020

**Complaint No:** 001(GREATER BALTIMORE MEDICAL CENTER INC) Vs:(JOHNSON, KATINA D )  
**Type:** REGULAR CLAIM  
**Complaint Status:** ACTIVE  
**Status Date:** 01/24/2020 **Filing Date:** 01/22/2020 **Amount** \$801.2 **Last Activity Date:**01/24/2020

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<sup>1</sup> The Maryland Judiciary Case Search does not provide the exact number of records when a search result exceeds 500 records.

My client's debt was approximately \$2,000.00 and was incurred when she gave birth. Her insurance policy had not properly added her dependent child and had mistakenly billed her out-of-pocket. In short, she was not technically responsible for the debt. She required legal assistance to avoid an affidavit judgment and wage garnishment.

In another case, my client was sued by Johns Hopkins Bayview. This institution has sued 117 consumers between February 1, 2019 and February 1, 2020, also for what appear to be mostly lower amounts:

Complaint No: **001(JOHNS HOPKINS BAYVIEW MEDICAL CENTER INC) Vs:(PARHAM, GENORA )**  
Type: **REGULAR CLAIM**  
Complaint Status: **ACTIVE**  
Status Date: **02/11/2019** Filing Date:**02/07/2019** Amount **\$851.09** Last Activity Date:**03/29/2019**

Complaint No: **001(JOHNS HOPKINS BAYVIEW MEDICAL CENTER INC) Vs:(PALMATEER, SEAN )**  
Type: **REGULAR CLAIM**  
Complaint Status: **ACTIVE**  
Status Date: **02/11/2019** Filing Date:**02/07/2019** Amount **\$1099.57** Last Activity Date:**03/28/2019**

Complaint No: **001(JOHNS HOPKINS BAYVIEW MEDICAL CENTER INC) Vs:(TRAUTWEIN, WILLIAM H )**  
Type: **REGULAR CLAIM**  
Complaint Status: **ACTIVE**  
Status Date: **02/11/2019** Filing Date:**02/07/2019** Amount **\$500** Last Activity Date:**03/21/2019**

My client was not the correct party being sued. He had the same name, but a different social security number, address, wife, height and weight, and occupation. Johns Hopkins garnished his wages for over six months in spite of his protests, and the debt collection attorney claimed he did not act "diligently" enough when he challenged this debt collection. He also required legal assistance to stop the wage garnishment.

Medical debt collection has serious consequences for Maryland consumers, and state courts should not be the vehicle for this debt collection. Court judgments result in negative credit reporting, wage and property garnishment, and liens. Consumers need more options to pay back debt and stronger protections to avoid incurring it in the first place. **Consumers and their families need better protections against medical debt collection. HB 1081 will provide these necessary resources. For this reason, we strongly urge a favorable report.**

Sincerely,



Kathleen P. Hyland, Esq.  
Maryland State Chair, NACA

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