

HB 1081 Health Facilities - Hospitals - Medical Debt Protection

SUPPORTS TESTIMONY

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Baltimore, MD 21224

Maryland General Assembly District 46

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

My name is Daniel Richman. I live in Baltimore City in District 46. This testimony is in support of HB 1420 and HB 1081.

I am a researcher at the Johns Hopkins University School of Medicine and also live near the Johns Hopkins East Baltimore campus and have been a patient at the Johns Hopkins Hospital. Just last month I was brought to the Emergency Department by ambulance. Even though I have the privilege of advanced scientific education, a stable income and health insurance, and generally feel comfortable and at home in the halls of Hopkins, this experience was scary and overwhelming. No one ever made clear the financial implications of my visit.

Many of my neighbors in East Baltimore are the targets of Hopkins Hospital's unfair debt collection practices. Many have low incomes, lack decent insurance, and are already victims of the real estate exploitation and predatory lending that have resulted from government-driven segregation. I see and hear about the consequences of these practices from walking in my neighborhoods and talking to my neighbors. Medical debt worsens the economic and legal crises already faced by communities near Johns Hopkins in East Baltimore.

I support SB875 in order to make sure my neighbors not only get ample financial assistance when they need medical care but also that the financial assistance policies are made clear, not hidden or ignored.

I respectfully urge a favorable report for HB 1420 and HB 1081.