



MARYLAND LEGISLATIVE LATINO CAUCUS

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TO: Delegate Shane E. Pendergrass, Chair
Delegate Joseline A. Peña-Melnyk, Vice Chair
Health and Government Operations Committee Members

FROM: Maryland Legislative Latino Caucus (MLLC)

RE: HB1420 Hospitals – Financial Assistance Policies and Bill Collections

The MLLC supports HB1420 Hospitals – Financial Assistance Policies and Bill Collections.

The MLLC is a bipartisan group of Senators and Delegates committed to supporting legislation which improves the lives of Latinos throughout our state. The MLLC is a voice in the development of public policy affecting the Latino community and the state of Maryland. Thank you for allowing us the opportunity to express our support of HB1420.

Unexpected accidents and illnesses can take a financial toll on individuals and can lead to debilitating medical debt. A 2019 study reported an estimated 137.1 million adults in the United States experienced medical financial hardships in the last year. A primary reason that people take out retirement funds or file bankruptcy is due to medical debt. In addition to unforeseen diseases such as cancer, medical debt creates another factor of stress for patients. A 2016 academic article indicates that severe financial distress requiring bankruptcy after a cancer diagnosis is a risk factor for mortality.

Individuals and families suffering the worst of medical debt are low-income earners. Hospitals have financial aid policies, but they are not including the people that need it the most. Medical debt lawsuits prey on vulnerable individuals who may not have adequate resources to cover their medical expenses. The communities most at risk tend to be immigrant, black and brown populations. Low-income families facing medical debt should not have to endure these financial hardships on top of recovery and treatments. Maryland needs an expansion of financial assistance to provide life-saving care.

HB1420 increases the income eligibility threshold to between 200% and 500% of the federal poverty level at which a hospital's financial assistance policy must provide free medically necessary care to patients. The bill also ensures that patients are well-informed on their assistance policies, including providing information in the patient's preferred language. We are advocating for the sick and disadvantaged in our state. Maryland must do the same.

The MLLC supports this bill and urges a favorable report on HB1420.