

Medical Debt Protection Act / SB514  
Official Testimony  
Position: **FAVORABLE**

To the Senate *Finance Committee*,

My name is Lior Willinger, and I'm a Baltimore City resident and a member of the End Medical Debt Maryland Coalition. I support the Medical Debt Protection Act (HB565/SB514).

This bill will protect low and middle-income households from punitive medical debt lawsuits. It will prohibit medical debt lawsuits for \$1000 or under, require income-based repayment plans, and prevent wage garnishments and liens on homes over medical debt. Passing this bill is essential because I strongly believe that access to healthcare is a human right. Without medical debt protection, patients are vulnerable to be coerced into exchanging their basic needs of income and housing for medical attention. In effect, this bill helps mitigate the ever-loomng crisis of homelessness. So many Marylanders, including myself, are struggling with finances and health. When hospitals receive millions of dollars in tax breaks and funding to provide charity, legislation should ensure that the money goes to where it was intended-- to help lower income patients. This is the moment to be proactive to save lives from drowning tied to the weight of insurmountable financial burden. I plead you to kindly offer a life vest to protect your constituents.

I respectfully urge this committee to issue a favorable report on the HB565/SB514, the Medical Debt Protection Act.

Sincerely,

Lior Willinger  
District 45  
[liorpiano@gmail.com](mailto:liorpiano@gmail.com)