

Testimony on SB0514  
*Medical Debt Protection Act*  
Position: **FAVORABLE**

Good afternoon Madame Chair. My name is Ashley Esposito. I'm a proud mom in Baltimore City and I have medical debt. I support the medical debt protection act and I ask the committee to offer a favorable report. As new parents with a miracle baby, in the middle of a pandemic, isolated from support, and doing our best, the largest stress we're experiencing is this dark cloud of medical debt with the hospital.

My family probably has some of the best insurance policies in the state, which makes us one of the lucky ones. We still experienced medical debt due to copays from OB/GYN care, IVF, and specialist care. I paid over \$1400 a month for insurance coverage. Because I used COBRA and the coverage I didn't think I would fall into debt -- but I was wrong. Billing issues on the hospitals' end resulted in debt over \$2000+ plus a \$500 fee to store our other embryos. We weren't asked by the hospital for copays at our appointments, and they accumulated leaving my family with unmanageable debt despite the hospital telling us we owed \$0.

The hospital passed our debt off to a collection agency who calls me multiple times a day and threatens to take action. It's psychologically damaging to have to take phone calls where I'm treated like a bad person for seeking medical treatment. Our opponents make the false claims that preventing lawsuits will prevent hospitals from collecting debts. For me, the demeaning phone calls and damage to my credit score is more than enough incentive to pay my bills. However if I were to be sued, fees from the lawsuit and the time I'd have to take off work would actually make it harder for me to repay the medical debt.

I can't afford to pay the debt off in full. SB514 would require income based repayment plans not exceeding 5% of monthly income, and cap interest rates at 1.5%. This would make it so much easier for my family to pay off our debt. We recently learned that we could have a lien put on our home and/or have our wages garnished for unpaid medical bills. If this were to happen, it would be devastating

for my family. Thankfully the Medical Debt Protection Act would prohibit wage garnishments and home liens.

We need a legislative solution to these problems because it shouldn't be the patient's responsibility to deal with predatory medical debt practices while we are supposed to be focused on healing. SB514 will ensure that families like mine are treated fairly and are not at risk to have their lives disrupted or ruined over medical debt. It's hard enough dealing with a medical situation, so punitive hospital practices shouldn't add onto that stress. I urge the committee to vote YES on this bill with no weakening amendments.