

Medical Debt Protection Act / SB0514  
Official Testimony  
Position: **FAVORABLE**

To the Senate Finance Committee,

My name is Declan McKenna, 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/SB0514).

I believe that passing of this bill is essential. I am 21 years old, and I am a student at the Maryland Institute College of Art. When I moved to Baltimore at 17, I was on my own, and had no economic support. I needed medical care for a variety of reasons. I suffer from chronic nosebleeds, needed skin surgery, and almost bled out in a park once. All of these situations resulted in extremely high medical bills, and as a student in college, paying my rent and tuition, I had no way to navigate this world. My bills went to collections, and to this day I have medical debt from every major hospital in Baltimore City. Despite essentially being a child, I was offered no assistance in navigating my debt, which is a complicated and scary process for anyone of any age.



Image description: Declan McKenna's face is shown, with a temporary tattoo listing the surgery costs for a "Nasal Endoscopy" covering his skin. The total cost for the treatment being \$984.66

To help cope with the depression and self-hatred these bills gave me, I created a piece of art for one of my classes at school. I created temporary tattoos of my medical bills, of various surgeries and treatments, and plastered them over my body, showing the cost these hospitals have placed on my body. It is frightening to see a price tag on my face, because that is truly how much it costs to simply receive the care I need. This medical debt exists, and has left marks on my soul and my body.

It is painful to make a piece of art that says “I cannot afford to live in this body” on my skin, however that is how my medical debt makes me feel. There are nights where I have cried because I truly believe I will never be economically successful due to already having this debt. I feel guilty for getting the medical care I need. No one should feel this way. Everyone deserves to love their body, and not feel burdened by this predatory system. I urge you all to support the Medical Debt Protection Act, so that artists like me, children like I was, can worry less about getting the treatment they need.

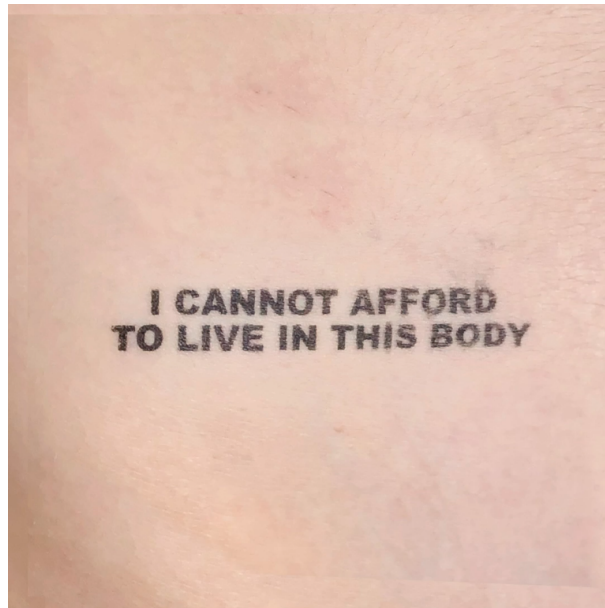


Image description: A patch of skin is shown, with the text “I cannot afford to live in this body” printed directly onto the body.

The full body is viewable at <https://declanmckenna.com/medicaldebt>.

I respectfully urge this committee to issue a favorable report on SB0514, the Medical Debt Protection Act.

Sincerely,

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