

Marylanders for Patient Rights

MARYLANDERS FOR PATIENT RIGHTS SUPPORTS SB 514

Feb. 23, 2021

Chair Delores Kelley
Senate Finance Committee
Miller Senate Office Building, 3 East Wing
11 Bladen St., Annapolis, MD 21401

Dear Chair Kelley,

On behalf of Marylanders for Patient Rights, a patient advocacy organization, I am writing in strong **SUPPORT OF SB 514** – Medical Debt Protection. The COVID-19 pandemic has challenged not only our healthcare and other essential workers, but also created extremely difficult conditions for hospital *patients*. The pandemic has prevented many hospital patients from accessing the comfort and support of family members and patient advocates.

The pandemic has also deepened the cracks in our healthcare system in terms of the ability of all patients to access healthcare and to pay down medical debt. Currently, many Maryland hospitals are filing lawsuits against patients for amounts typically \$1000 or less. With the unemployment rate at a record high and patients losing their health care, the prospect of being overwhelmed by medical debt is very real and very frightening for many patients.

We have heard from patients who would actually rather avoid needed treatment from hospitals than burden themselves and their families with medical debt. As a microbiologist, I know that medical debt can contribute to a healthcare emergency, because the cycle of infection cannot be controlled without treating those with active COVID-19 infections.

SB 514 is a commonsense bill to address the problem of punitive medical debt for Marylanders. It will help to address healthcare disparities by: Requiring hospitals to develop a payment plan for those with outstanding debt that does not exceed 5% of the individual's monthly income; preventing hospitals from putting liens on family homes and from garnishing wages; and prohibiting hospitals from suing patients for medical debt under \$1,000.

Other states have taken comparable action to ban wage garnishment (NC, PA, SC, TX) and to protect the family home for liens due to medical debt (AR, DC, FL, IA, KS, OK, PR, SD, TX). Maryland should follow their example. I encourage the committee to submit a **FAVORABLE report for SB 514** to protect vulnerable patients from punitive medical debt.

Sincerely,
Anna Palmisano
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