

Medical Debt Protection Act / [HB565 or SB514]
Official Testimony
Position: **FAVORABLE**

To the *Senate Finance Committee*,

My name is Margaret Vail Palmquist, and I'm a Baltimore 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. I believe that passing of this bill is essential because I fundamentally believe that healthcare is a human right and it is crucial to create protections for people that will contribute to the overall goal of healthcare for all. I personally have a myriad of stories about negative experiences with the healthcare industry and many about medical debt. But the insane thing is, it's not out of the ordinary. Being preyed upon by medical institutions is a rite of passage in this country.

Just one of my many medical debt stories starts the summer after my boyfriend died in April 2013 when I was in my third year at the University of Wisconsin - Madison. I had struggled with depression and an eating disorder before his death and after, my mental health was unsurprisingly extremely poor. About four months after he died, I had a panic attack near the hospital he'd died in and I checked myself into the ER, afraid I was going to hurt myself, unable to stay away from the haunting building. I don't know where the bills were going. I had changed addresses frequently before and after the visit, but it eventually went to collections (which is legal in Wisconsin). This medical bill brought my credit score down for years without my knowing, making it hard to apply for apartments and some jobs. But I say, like so many others who go through these horrors, "I know it could have been worse. *I'm lucky.*" It shouldn't be that way.

This bill should be the *least* we can do. I respectfully urge this committee to issue a favorable report on HB565/SB514, the Medical Debt Protection Act.

Sincerely,

Margaret Vail Palmquist
Baltimore City resident
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