

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

To the Senate Finance Committee,

My name is April Camlin, 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. For my entire adult life, I have lived paycheck to paycheck, without the safety net of a savings account. Until I was able to get Medical Assistance through the Affordable Care Act, I was living uninsured, as so many Americans do. Any time I got sick, or injured, my default response was to ignore the issue, often compounding the situation, because I was afraid that a hospital visit would bankrupt me. I lived in fear of serious illness, and because every woman on my mother's side of the family have had breast cancer, this gave me a lot of anxiety. No one should ever have to choose between getting the care they need and being able to make ends meet. I am writing in favor of the Medical Debt Protection Act because I believe that healthcare is a human right, and no one deserves to go into financial ruin because they got sick. We need healthcare to be accessible to every person in this country, especially as we move through the COVID-19 crisis, a virus that is shown to have long-term negative effects in many people.

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

Sincerely,

April Camlin  
District 43