

To the Senate Finance Committee,

My name is Jessica Klaitman. I am a Baltimore County resident and a member the End Medical Debt Maryland Coalition. I support the Medical Debt Protection Act (SB514).

I am writing on behalf of Baltimore Women United, a diverse group that educates women on important issues, engages them as voters, constituents, candidates and donors, and plans major actions to further women's equality in Baltimore and throughout Maryland. I am also a social worker with over 20 years of experience.

Women are the center of family system. This does not just refer to women with minor children; women are responsible for and are the glue in many family configurations. When people are ill and need help, the whole family unit is impacted. The consequences of not passing this bill are dire: sick people refusing help because of fear of expense, getting sicker, and making others around them ill (especially dangerous in the COVID 19 environment); people losing their homes or cars because of medical bills that they cannot afford; families losing loved ones. In particular, when these circumstances befall women – who are most often responsible for childcare and elder care – families may become homeless, exacerbating numerous ills.

Hospitals have a fund of taxpayer money that they can draw upon for “charity cases.” Hospitals do not have to sue patients. They are making that choice, and, in doing so, harming the people they are meant to help. They are harming women, children, elderly, families: the people of Maryland.

In the fall of 2020, I was faced with a medical emergency. In a few hours, I racked up nearly a thousand dollars of medical debt, with more to come before the medical issue was resolved. Even with the ability to pay, I was shocked by the costs. I deeply felt the privilege that allowed me to get medical care when I needed it, so I could remain alive and well for my 3 children, and to know that my family would not have to choose between feeding our children and paying my medical bills, or risk losing our home. Shouldn't every sick person have that dignity, that reassurance?

This bill would protect low and middle-income households from punitive medical debt lawsuits. It will prohibit medical debt lawsuits for \$1000 or less, require income-based repayment plans, and prevent wage garnishments and liens on homes over medical debt. It will help the people of Maryland.

I respectfully urge the Committee to issue a favorable report on the Medical Debt Protection Act. Thank you.

Sincerely,

Jessica Klaitman  
Baltimore Women United  
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