

To the Senate Finance Committee:

My name is Suzanne Roos. I am a Baltimore City resident and a member of the End Medical Debt Maryland Coalition. I strongly support the Medical Debt Protection Act (HB565/SB514). This bill will protect low and middle-income households from punitive lawsuits for medical debts. It will make certain that hospitals provide refunds of overpayments to patients found to have been eligible for reduced-cost care at the time that they incurred their bills. In addition to that, 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 feel strongly about this issue, for when I was a child, my family was forced into bankruptcy due to my father's medical bills. I spent most of my childhood in poverty, growing up with my parents in a crowded one-room apartment and wondering how I would ever be able to afford college. Despite years of working 50-hour weeks, my mother only dug our family out of the ranks of the working poor after my father's death when she remarried my stepfather.

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

Sincerely,

Suzanne Roos

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