

To the Senate Finance Committee,

My name is Sherry Looney. I live in Berlin Maryland. I support Senate Bill 514, the Medical Debt Protection Act.

I had to file for bankruptcy several years ago, and I have worked hard since then to rebuild my credit. I pay my bills on time and check my credit report regularly. When I checked my report last year, I was shocked to find a collection from Atlantic General Hospital in Berlin. The amount was \$85 and the charge was from 2013. I never got a bill for the charge, never got notice from my insurance that I owed a copay, and was never contacted by a collection agency. The only notice I got was the collection on my credit report. If I had known about the charge, I certainly would have paid it. Instead, I have to deal with getting it removed from my credit report. If hospitals deal with small bills like this so badly, I can only imagine how they must deal with large debts. Medical debt can really hurt people like me who are trying to rebuild our credit, and it's very unfair to have our credit suffer because the hospital mismanaged a bill. I urge you to pass Senate Bill 514 to help ensure that people with hospital debts are treated fairly.

Thank you.