

Medical Debt Protection Act / HB565
Official Testimony
Position: **FAVORABLE**

To the Senate Finance Committee,

My name is Kevin O'Malley 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. I believe that passing of this bill is essential because I am a practicing physician and I have a first-hand perspective on the factors that can lead someone to have a lot of medical debt. First, no one plans to get sick. And even if someone does plan, it is very easy for illness to far outpace any savings. Our insurance market does not provide adequate coverage. Many Marylanders ultimately face medical expenses that they cannot afford. Unlike discretionary or luxury spending, medical care is almost always never something that can be delayed without significant harm and cost (bodily and economic) down the line. I fear that many of the economic costs we bear as a medical system are the downstream effect of Maryland residents attempting to self-ration their own care due to cost concerns. If Marylanders had some kind of reassurance that they would not be at risk to become totally bankrupted by coming to the hospital then I think we, as a medical community, might have the ability to engage earlier along the course of a disease process – potentially saving life, limb and the cost of the often more expensive care required by conditions that were left unaddressed for too long.

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

Sincerely,

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