



END MEDICAL DEBT MARYLAND

Medical Debt Protection Act / SB0514 Official Testimony Position: **FAVORABLE**

To Chair Kelley and Members of the Senate Finance Committee,

My name is Adrian Rakochi and I'm a Baltimore City resident and a member of the End Medical Debt Maryland Coalition. I support SB0514, the Medical Debt Protection Act, and I ask the Committee to issue a favorable report.

The Medical Debt Protection Act 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 healthcare is essential and one's health and well-being should not be dictated by their wealth. As Co-Chair of Democratic Socialist of America's Health Justice Committee, our chapter believes that healthcare is a human right and our organization, which has 800+ members across the Baltimore Metro area, is a member of the End Medical Debt Maryland Coalition.

I have personal reasons to be in support of this bill as well. I had an acute illness requiring a hospital stay in early 2020. At the same time, I was laid off from my job. And I consider myself lucky for this, because it meant I was eligible for Medicaid. When I looked at the bill, it was nearly \$100,000. I have never seen that much money in my life. Owing that much money profoundly changes the character and quality of a person's life for years and while I am grateful for my health now, I am almost equally as grateful to have been spared years of indebtedness. It is unfair to hold regular people prisoner to a debt that represents such a small portion of hospital income.

I respectfully urge this committee to issue a favorable report on SB0514: The Medical Debt Protection Act, with no amendments that water-down the bill.

Sincerely,

Adrian Rakochi
Co-Chair of the Health Justice Committee of Greater Baltimore DSA
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