

My name is Claire Landers. I have been a resident in Baltimore County for over 20 years. I am 58 years old and my husband is 59. At this stage of life, we recognize that should we become infected with Covid-19, we now face a greater risk of landing in the hospital, perhaps an ICU, for an extended period of time. We could become “long-haulers” whose ability to earn an our income is diminished.

It is terrifying to contemplate, but the pandemic has thrust all Marylanders into a new sense of vulnerability about our health: The prospect of accumulating overwhelming medical debt in fighting for our health, and even our lives, fuels that terror. Medical debt, even for those who have “good” private insurance, is the largest cause of bankruptcy in this country. SB514 can preemptively address an ongoing problem that will magnify in the months ahead.

Between 2009-2018, a number of primarily Baltimore-based hospitals, sued 32, 617 Baltimore County residents to collect unpaid hospital debt from former patients.¹ Many of these lawsuits were against patients that would have likely qualified for free or discounted medical care but did not receive charity or reduced-cost care from the hospital. **In my own backyard, 9,016 Baltimore County residents had their wages garnished, their bank account zeroed out, or a lien put against their home or car because they fell ill and couldn’t pay their bill². The median amount owed was \$928³.** Learning that shocked me and prompted to speak out to you, our legislative leaders.

Despite pursuing patients through lawsuits, many of the hospitals had a surplus from charity rate support levels and others turned down a large percentage of patients who applied for charity care.

SB514 contains reasonable provisions:

- **Require that hospitals provide income-based repayment plans before suing a patient;**
- **Stop the practice of putting a lien on a home or car to repay medical debt;**
- **Ban all lawsuits on medical debt that is \$1000 or less**

The devastation caused by medical debt has been a fundamental and unacceptable reality for average Americans for decades. That fact, in and of itself, should have all of us anticipating that medical debt, specifically, will have increased impact on the economic and personal well-being of Marylanders long past the pandemic.

Please support SB514. It is a reasonable constructive way to address Marylanders who have and will continue to suffer bodily and economically during a year of collective tragedy.

¹ [NNU, MCRC, AFL_CIO, Preying On Patients: Maryland’s Not-for-Profit Hospitals and Medical Debt Lawsuits](#)

² Ibid

³ibid