



# PROGRESSIVE MARYLAND

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## Testimony on SB0514: The Medical Debt Protection Act

**To:** Chair Kelley and Members of the Senate Finance Committee  
**From:** Lindsey Muniak, Progressive Maryland Community Healthcare Organizer  
**Date:** February 23, 2021  
**Position:** Favorable

My name is Lindsey Muniak and I am a Baltimore City resident. I work with Progressive Maryland as a Community Healthcare Organizer, and I am an active member of the End Medical Debt Maryland coalition. I write today in **strong support of SB0514: The Medical Debt Protection Act**, and I urge the committee to move this legislation forward **in its current form**.

The rate at which Maryland hospitals sue their own patients over low-sum unpaid medical bills is staggering. Hospitals in the state filed a whopping 145,746 lawsuits against patients over the course of a single decade spanning from 2009–2018, and the median sum sought in these lawsuits was just \$944. These same hospitals are granted enormous tax breaks by way of their status as nonprofit organizations and receive subsidies in exchange for offering basic community benefits. **That such powerful institutions pursue financially struggling patients with punitive lawsuits over low-sum debts is unconscionable.**

I spent my early 20s in and out of hospitals being treated for a serious medical condition. I was fortunate that the provisions of the Affordable Care Act allowed me to remain on my father's excellent insurance policy during this period. Had I not been covered by this plan, the financial consequences of this incredibly stressful and difficult time would have been disastrous for me.

**I write to advocate for the many Marylanders who do not share my luck.** Nobody should be forced into crushing debt because of a medical emergency. It is unacceptable that Maryland families risk losing their homes or having their wages garnished because they sought urgent and necessary medical care. The effects of the Covid-19 pandemic should make the critical need for this legislation clear.

It is time for Maryland hospitals to end these predatory practices. I respectfully ask the Committee to issue a favorable report on SB0514, the Medical Debt Protection Act.

Sincerely,

Lindsey Muniak  
Community Healthcare Organizer, Progressive Maryland  
Maryland Legislative District 40