

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

To the *Senate Finance Committee*,

My name is Franca Muller Paz, and I'm a Baltimore City resident, a teacher and Building Representative of the Baltimore Teachers Union, and a member of the End Medical Debt Maryland Coalition. I support the Medical Debt Protection Act (HB565/SB514).

This bill will protect working class people and their families from punitive medical debt lawsuits. It will put a stop to 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 know what it is like to feel like you can't go to the doctor.

Throughout my childhood my family didn't have health insurance. Because of which, we rarely went to the doctor, even why my dad, a construction worker, would regularly take on injuries at work. My father almost lost his eye in a welding accident. Yet instead of getting the sophisticated treatment he needed, relied on healing on his own. This is a decision which continues to affect his vision to today.

All families deserve the ability to go to the doctor. Getting medical treatment should be a right, not a privilege. While we continue to fight for a more robust health safety net like Medicare for All, our families cannot wait. Right now, we can relieve families of the tremendous burden of medical debt and ensure that more sick or injured people don't avoid the medical attention they deserve.

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

Sincerely,

Franca Muller Paz
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Teacher & Building Representative
Baltimore Teachers Union
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