

SB 514: The Medical Debt Protection Act
Position: **FAVORABLE**

To: Senator Delores Kelly and members of the Senate Finance Committee
From: John A. Woller, MD
Date: February 25, 2021

I am a Baltimore City resident and an internal medicine physician at the Johns Hopkins Hospital. I strongly support the Medical Debt Protection Act (SB 514).

This bill takes a small yet important step toward a future in which my patients are no longer punished for being sick. SB 514 prohibits lawsuits for debts of \$1000 and under, limits the amount of wages hospitals like my own are allowed to seize, and ensures income-based payment plans for my patients. The provisions of this bill will not significantly impact the financial status of large hospital systems, but it will make a difference for individuals who are already suffering from multiple medical problems and a financial system that is rigged against them.

Many of my patients' lives have been significantly disrupted and completely altered by medical debt, when they did nothing wrong other than get sick. I support SB 514 because I do not want them to have to deal with the added stress and anxiety of court dates, wage garnishments, and seizure of property. Such stressors have been shown to contribute to adverse health outcomes, feeding a cruel cycle of illness and financial consequence, ultimately resulting in shorter life expectancy for those experiencing bankruptcy.

I respectfully urge this committee to issue a favorable report on SB 514 because it will put in place simple mechanisms to prevent hospitals from enacting excessive duress on my patients through liens on homes, wage garnishments, and lawsuits over debts of \$1000 and under.

Respectfully,

John A. Woller, MD
Assistant Professor of Medicine
The Johns Hopkins Hospital