

**Testimony in Support of SB514  
Health Facilities – Hospitals – Medical Debt Protection  
February 25, 2021**

**To:** Hon. Delores Kelley, Chair, and members of the Senate Finance Committee  
**From:** Michael Wilson, Executive Assistant to the President  
United Food and Commercial Workers Union, Local 400

Chair Kelley and members of the Senate Finance Committee, I appreciate the chance to share my testimony on behalf of our over 10,000 members in Maryland, working on the front lines of the ongoing pandemic in grocery, retail, food distribution, law enforcement, and health care.

**We strongly support SB 514 and urge you to vote it favorably.** The ongoing pandemic has had profound impacts on our members and all working people. It has also exacerbated many problems working people face during normal times. Medical debt was a crisis before COVID-19 and it is even more of one now.

This bill would take simple, common sense, steps to protect working families from often predatory debt collection practices. It will mandate reasonable repayment plans and interest rates so that people are not forced into a debt spiral by onerous payments and interest rates that force them to pay back far more than they ever owed. It will stop hospitals from putting liens on homes or garnishing wages, unnecessary steps that only lead people further into debt and financial chaos. It will ban hospitals from suing for medical debt that is under \$1000, ensuring that debts that are not significant to hospital systems do not become expensive and anxiety inducing court cases for already struggling families.

Together, these provisions protect Maryland's working families and their health by making sure they do not have to choose between a hospital visit and potentially losing their home or paycheck. Many of these debts are small to the hospital systems pursuing them but can mean the difference between food on the table or a mortgage payment made for working families. Hospital systems, which receive millions in tax breaks, can absorb the cost of these debts much more easily than families can.

Our members range from part time grocery workers who may not have affordable health insurance, to nurses who are doing their best to provide quality care in often difficult circumstances. All of them know that fear of medical debt stops people from seeking care and can lead people into an inescapable financial spiral once they have it.

For the health of our members and all Marylanders, we urge you to vote favorably on SB 514.  
Thank you.