

VANESSA PIKLER, PH.D

Medical Debt Protection Act / SB514
Official Testimony
Position: **FAVORABLE**

To the Senate Finance Committee,

My name is Vanessa Pikler, PhD, and I am a Baltimore City resident and a member of the End Medical Debt Maryland Coalition. I support the Medical Debt Protection Act (HB565/SB514).

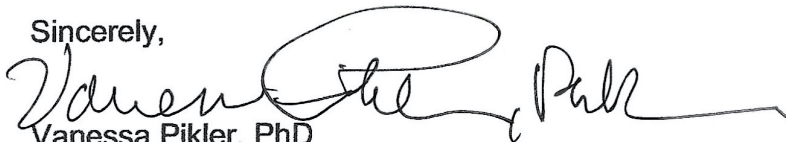
This bill will protect low and middle-income households from punitive medical debt lawsuits. It will prohibit medical debt lawsuits for \$1000 or under, require income-based repayment plans, and prevent wage garnishments and liens on homes over medical debt. I believe that passing of this bill is essential because I believe as a psychologist this bill has the potential to protect both the physical and mental health of generations of Marylanders. The import and long-term consequences of this can't be understated.

Because of the work that I do as a health psychologist, I know that just being diagnosed with a medical illness can be traumatic enough. Likewise, navigating medical procedures and the health care system can, and often is, highly stressful—and sometimes also traumatic. If one's wages are garnished or one loses one's home or car due to medical debt *in addition* to being ill, the likelihood of adverse mental and physical health outcomes significantly increase.

And that toll is not only exacted on the identified patient. Those patients have families—children. The research indicates that children who suffer adverse childhood events (or ACEs) are significantly more likely to develop future medical concerns and poor mental health outcomes themselves. Being homeless or having food scarcity (or having your parent have to choose between treatment for their illness or feeding or housing you) certainly constitutes the potentiality of ACEs.

The generational consequences of medical debt are exponential. I respectfully urge this committee to issue a favorable report on the HB565/SB514, the Medical Debt Protection Act.

Sincerely,



Vanessa Pikler, PhD

vanessa@vanessapiklerphd.com