

Healthcare-NOW!  
of Maryland

**Testimony on HB 565**  
Medical Debt Protection Act  
**Position: Favorable**

Healthcare-Now! of Maryland supports the 2021 Medical Debt Protection Act

To the Health & Government Operations Committee:

My name is Richard Bruning, and I live in Baltimore City. I am testifying on behalf of Healthcare-Now! of Maryland (HCN-Md.) a grass-roots group working for universal health care through a single-payer (Medicare for All) system. HCN-Md. is a member of the End Medical Debt Maryland Coalition, and strongly supports the Medical Debt Protection Act (HB 565/SB 514).

It is unconscionable in the 21st century in the wealthiest country in the world that the concept of medical debt exists. In the time of COVID-19, the fear of medical debt should never factor into a person's decision to seek and receive the healthcare they need.

This bill shields low- and moderate-income families from some of the most punishing effects of medical debt lawsuits. The median debt for medical debt lawsuits is \$944 and this legislation would prohibit lawsuits for \$1,000 or less. Income-based repayment plans would be put in place. Barring wage garnishments and liens on homes would help protect the necessities Marylanders require to remain productive citizens.

The Medical Debt Protection Act is a critical step toward ensuring that people can seek and receive needed medical care without fear of financial catastrophe. These types of protections will be essential until the United States joins other wealthy nations in establishing universal, comprehensive healthcare.

We urge your passage of this important legislation.

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