

To the Health & Government Operations Committee,

My name is Melinda and I'm a Rosedale resident and member of the End Medical Debt Maryland Coalition. I support the Medical Debt Protection Act (HB565).

This bill would protect low and middle-income households from punitive medical debt lawsuits. It will prohibit medical debt lawsuits for \$1000 or less, require income-based repayment plans, and prevent wage garnishments and liens on homes over medical debt. **I believe that the passing of this bill as is written is essential because** as a person with complex chronic illness I have been denied care due to outstanding medical debt, had to declare medical bankruptcy at 25 and due to loss of the ability to work and additional yearly medical debt cannot rebuild credit at 43. I also ended up with a precancerous condition because I have avoided seeking needed care due to the high cost knowing it will lead to debt for my retired parents who now care for me.

COVID19 has made this legislation even more necessary. Thousands of additional Marylanders will now have long-term complex health conditions and either lost work due to COVID19 or cannot work due to COVID19 causing Post-Covid disabling conditions. No one should have to choose between their health and their home.

The median debt for medical debt lawsuits is just \$944. That is an added expense many working and middle-income families cannot afford – but hospitals that receive millions of dollars in tax breaks and grant funding can.

I respectfully urge the Committee to issue a favorable report on the Medical Debt Protection Act. Thank you.

Sincerely,

Melinda Lipscomb
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