



PROGRESSIVE MARYLAND

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Testimony on HB0565: The Medical Debt Protection Act

To: Chair Pendergrass and Members of the Health and Government Operations Committee
From: Lindsey Muniak, Progressive Maryland Community Healthcare Organizer
Date: February 12, 2021
Position: Favorable

My name is Lindsey Muniak and I am a Baltimore City resident. I work with Progressive Maryland as a Community Healthcare Organizer, and I'm an active member of the End Medical Debt Maryland coalition. I write today in **strong support of HB0565: The Medical Debt Protection Act**, and I urge the committee to move this legislation forward **in its current form**.

The rate at which Maryland's hospitals sue their own patients over low-sum unpaid medical bills is staggering. Maryland hospitals filed 145,746 lawsuits against patients in the years spanning from 2009–2018, and the median sum sought in these lawsuits was just \$944. These same hospitals are granted enormous tax breaks as nonprofit organizations and receive subsidies in exchange for offering community benefits. **That such powerful institutions pursue financially struggling patients with punitive lawsuits over low-sum debts is unconscionable.**

I spent my early 20s in and out of hospitals being treated for a serious medical condition. I was fortunate that the provisions of the Affordable Care Act allowed me to remain on my father's excellent insurance policy during this period. Had I not been covered by this plan, the financial consequences of this incredibly stressful time would have been disastrous for me.

I write to advocate for Marylanders who do not share my luck. Nobody should be forced into crushing debt because of a medical emergency. It is unacceptable that Maryland families risk losing their homes or having their wages garnished because they sought medical care. It is time for Maryland hospitals to end the predatory practice of suing their patients. I respectfully ask the Committee to issue a favorable report on HB0565, the Medical Debt Protection Act.

Sincerely,

Lindsey Muniak
Community Healthcare Organizer, Progressive Maryland
Maryland Legislative District 40