

To the Health & Government Operations Committee / Senate Finance Committee,

My name is Charlie Crawford and I am a Baltimore County resident and member of the End Medical Debt Maryland Coalition submitting testimony on behalf of Sunrise Movement Baltimore. I support the Medical Debt Protection Act (HB565/SB514).

This bill is critical for protecting low and middle-income families from predatory medical debt collection lawsuits filed by hospitals and medical centers. Specifically, the bill 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 is essential during the current pandemic because of the undue pressure already felt by low and middle-income Americans.

Especially during a time when many of our frontline workers are low and middle-income, protecting them from punitive medical debt collection should be one of our top priorities. A low or middle-income essential worker should not feel that they have to choose between being unable to receive the medical care they need due to their inherently high-risk work, and being unable to put food on the table.

Beyond essential workers, however, the punitive methods employed by large medical organizations for collecting debt, including placing liens on cars and homes and garnishing wages, have an enormous impact on anyone with medical debt. These practices and the related losses of income and assets make it even more difficult for a person to work their way out of debt.

Further, the median debt collected in these lawsuits is only \$944. Though that cost is often too much for low and middle-income Americans to pay out of pocket, it is a drop in the bucket for medical institutions – especially considering the millions of dollars in tax breaks and funding these institutions receive specifically for serving low and middle-income patients who may be unable to pay.

For these reasons, I respectfully urge the Committee to protect low and middle income Marylanders by issuing a favorable report on the Medical Debt Protection Act. Thank you.

Sincerely,

Charlie Crawford

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