

Medical Debt Protection Act / HB565

Official Testimony

Position: **FAVORABLE**

To the *House Health & Government Operations Committee* OR *Senate Finance Committee*,

My name is Tiffany Mackey, and I am an Elkton, MD 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 grew up in a low-income family that suffered greatly due to medical debt. As an adult, I want to do my part in ensuring Maryland families have access to necessary healthcare services without the fear of debt collection harassment.

Growing up, my family was often forced to choose between electricity or dental care. My family was often forced to choose between food in the fridge or annual wellness exams. My father was the sole provider for our family, and he worked double shifts and weekends to afford rent and groceries. Rarely was he able to afford insurance. Having asthma, I was constantly sick with upper respiratory illnesses and often my parents had no choice but to take me to the emergency room for care. My mother would cry the entire ride there sick with worry about how they were going to pay for the visit. My father would do his best to stay brave. Afterwards, when the invoices started piling up, my mother would dip into her monthly tithe allowance to pay hospital debts and pray that Jesus would understand. Jesus might understand, but I do not. Healthcare should be a human right. No family should endure such undo stress and financial strain just to provide basic care for their families. No parent should be faced with insurmountable debt for simply caring for their child's basic healthcare needs. As my father used to say, "You cannot get water from a dry well." Hospitals should be beacons of hope and wellness offering lifesaving healthcare to its communities. Hospitals should not be in the business of debt collection, placing liens on already struggling family's homes, garnishing poverty wages, and suing folks over \$1000 or less of debt. People should not be afraid of going to a hospital for care. This shameful practice of profits over people needs to end.

With that said, I respectfully urge this committee to issue a favorable report on the HB565/SB514, the Medical Debt Protection Act.

Sincerely,

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