



Frederick County
Council
Brad Young, At Large
President

Good Afternoon Delegates,

I am writing you to urge you to vote YES on House Bills 1172 and 708.

HB1172: Federal Public Service Loan Forgiveness Program - Employee Certification and Awareness Materials

This Bill modernizes the Federal Public Student Loan Forgiveness certification system by updating the hourly metric used to calculate full time employees, especially adjunct professors, so that more of those serving our communities have access to this program. In addition it requires the Student Loan Ombudsman to create and disseminate information about the program to build awareness.

HB708: Institutions of Postsecondary Education - Institutional Debt – Report

This Bill requires institutions of postsecondary education to submit a report on institutional debt to the Maryland Higher Education Commission by October 1 each year, beginning in 2025; authorizing the Commission to assess a civil penalty, up to \$10,000 per violation, against an institution for failure to submit a report or knowingly including inaccurate information in a report; and establishing certain notice, appeal, and hearing procedures that the Commission must follow before assessing a civil penalty.

This bill prohibits hospitals from considering non-monetary household assets at a certain level when assessing eligibility for reduced or free care. In addition, this bill would prohibit hospitals from denying a patient access to discounted care if they live outside of the hospital's community benefit area. This allows patients to not worry about spending retirement income, selling their only mode of transportation, or their house, or that their child's college fund will be drained to pay for medical bills.

Why You Should Vote YES on HB 1172 and HB 708.

Student debt cancellation can be a way to quickly improve the lives of Marylanders. Debt relief boosts the economy and helps families stay afloat with their finances. These Bills, passed in conjunction, will give Marylanders an easier path to loan forgiveness without piling on more debt. Healthcare and Education are two of the most expensive burdens that face Americans. HB708 would prevent healthcare institutions from taking money set aside for education to pay for medical care.

Sincerely,

A handwritten signature in black ink that reads "Brad W. Young". The signature is written in a cursive style with a large, looping "Y" at the end.

Brad W. Young, President
Frederick County Council