



**Testimony in Support of House Bill 673  
Real Property – Contract Liens – Medical Debt**

**House Health and Government Operations Committee  
February 14, 2024**

**Maryland Rise supports HB 673**, which prohibits a lien being placed on someone’s home because of medical debt.

**No one should lose their home because they or a loved one sought medical care.** In 2023, 14% of Maryland households had medical debt that they were unable to pay.<sup>1</sup> Medical debt disproportionately impacts Black-led households, and most patients sued by Maryland hospitals live in low-income neighborhoods.<sup>2</sup> Unfortunately, Maryland hospitals and medical practices regularly sue patients for medical debt: over a nine-year period Maryland hospitals placed over 4,000 liens on family homes because of medical debt.<sup>3</sup> Liens make it difficult for families to secure credit, refinance, or lower mortgage payments, ultimately harming the financial security of these households.

**HB 673 protects low-income families from falling deeper into poverty and experiencing homelessness.** Someone’s home – one of the very basic necessities in life – should not be at risk because they sought medical care for themselves or a loved one. Destabilizing a family’s shelter due to unpaid medical bills does nothing to recoup costs, and ultimately will cost communities more in the long run through social safety-net utilization.

**Maryland Rise appreciates your consideration and urges the committee to issue a favorable report on HB 673.**

Submitted by: Lisa Klingenmaier, Executive Director

*Maryland Rise works to promote economic opportunity for all Marylanders.*

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<sup>1</sup> September 2023 Gonzales Poll Commissioned by Economic Action Maryland (then Maryland Consumer Rights Coalition).

<sup>2</sup> Ibid.

<sup>3</sup> National Nurses United. 2024. *Preying on Patients*. <https://www.nationalnursesunited.org/preying-on-patients>