



To: House Economic Matters Committee

Bill: House Bill 1020 – Consumer Protection – Credit Reporting – Medical Debt (Fair Medical Debt Reporting Act)

Date: February 18, 2025

Position: Favorable

The Maryland Academy of Physician Assistants (MdAPA) strongly supports *House Bill 1020 – Consumer Protection – Credit Reporting – Medical Debt (Fair Medical Debt Reporting Act)*. The bill protects consumers by restricting the use of medical debt in rating consumers in credit reports.

MdAPA is committed to making sure all Marylanders can access needed healthcare services. Many Marylanders have high-deductible health plans. Even though they have insurance, they may have to spend up to \$5,000 before coverage is provided for some services, particularly specialty care. Fear of medical debt keeps people from accessing needed services in a timely manner. This legislation will help ease their fears by ensuring their credit rating will not be impacted by medical debt.

We ask for a favorable with amendment report. If we can provide any further information, please contact Robyn Elliott at relliott@policypartners.net.