



**Committee:** House Economic Matters

**Bill Number:** House Bill 1020 – Consumer Protection -Credit Reporting – Medical Debt (Fair Medical Debt Reporting Requirements)

**Hearing Date:** February 18, 2025

**Position:** Support

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The Maryland Affiliate of the American College of Nurse Midwives (ACNM) supports *House Bill 1020 – Consumer Protection – Credit Reporting – Medical Debt (Fair Medical Debt Reporting Act)*. The bill would protect consumers by prohibiting medical debt from impacting credit scores.

ACNM is concerned about the increase in the number of people covered by high deductible health plans. According to KFF, the percentage of people with insurance and who have high deductible plans has increased from 20% to 29% between 2013 and 2023.<sup>i</sup> People with high-deductible plans may have to spend as much as \$5,000 before gaining coverage for many types of healthcare services, particularly specialty care. Consumers who cannot afford their deductibles may have to go into debt to afford their healthcare services. ACNM wants to ensure that they do not forgo needed healthcare services out of fear of the impact on their credit ratings. People with low credit ratings can struggle to find housing to rent or purchase transportation.

We ask for a favorable report. If we can provide any further information, please contact Robyn Elliott at [relliott@policypartners.net](mailto:relliott@policypartners.net) or (443) 926-3443.

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<sup>i</sup> <https://www.kff.org/report-section/ehbs-2023-section-8-high-deductible-health-plans-with-savings-option/>