



END MEDICAL DEBT MARYLAND

HB1020 - Fair Medical Debt Reporting Act **Position: FAVORABLE**

Economic Matters Committee
February 18, 2025

Dear Chair Wilson, Vice Chair Crosby, and Members of the Economic Matters Committee:

End Medical Debt Maryland is a coalition of consumer protection organizations, labor unions, civil rights groups, and patient advocates united in our efforts to end medical debt in Maryland. Our coalition is comprised of more than 60 organizations, as well as individual community members across Maryland who have been impacted by the experience of medical debt. Together we represent more than 400,000 Marylanders working to end the devastating impacts of medical debt on families throughout the state.

We write to express our strong support for HB1020, the Fair Medical Debt Reporting Act. This legislation would prohibit credit reporting agencies from including medical debt on credit reports and, in doing so, protect Marylanders from having their credit scores destroyed by medical debt and facing the devastating consequences that has for their access to auto loans, home mortgages, and other forms of credit.

More than 100 million Americans, over 40% of adults in the country, are currently struggling with medical debt. This is a crisis that crosses lines of political division and has devastating consequences for the economic lives of constituents in every district across the state, regardless of party affiliation.

Nine other states have already enacted similar laws. Maryland has been widely recognized in recent years for its leadership in implementing state-level medical debt protections, and our state now has the opportunity to continue leading on this urgent and widely-felt issue by passing this legislation.

We strongly urge the Committee to issue a favorable report on HB1020.

Sincerely,
End Medical Debt Maryland