



## Maryland Community Health System

**Bill Number:** Senate Bill 614 – Consumer Protection - Credit Reporting - Medical Debt (Fair Medical Debt Reporting Act)

**Committee:** Senate Finance Committee

**Hearing Date:** February 20, 2025

**Position:** Support

---

The Maryland Community Health System (MCHS) strongly supports *Senate Bill 614 – Consumer Protection - Credit Reporting - Medical Debt (Fair Medical Debt Reporting Act)*. The bill prohibits consumer reporting agencies from using certain medical debt information.

Maryland Community Health System is a network of federally qualified health centers providing primary, behavioral, and oral health services to underserved communities. We are deeply concerned about the impact of medical debt on the people we serve. Our health centers serve all community members, regardless of their ability to pay. By providing services on a sliding fee scale, our lowest income clients get services for free. However, clients who need follow-up care with specialists may have to go into debt to obtain needed healthcare services. Our patients should not have to choose between healthcare, rent, food, or utilities. This legislation will help them by protecting their credit scores from the impact of medical debt.

We ask for a favorable report. If we can provide additional information, please contact Robyn Elliott at [relliott@policypartners.net](mailto:relliott@policypartners.net).