



Testimony in SUPPORT of HB 0268

House Health & Government Operations Committee

HB268 Hospitals - Financial Assistance and Collection of Debts - Policies

January 29, 2025

Honorable Chair Peña-Melnyk and Members of the Committee,

CASA strongly supports House Bill 268 - Hospitals - Financial Assistance and Collection of Debts - Policies. CASA is a national powerhouse organization building power and improving the quality of life in working-class: Black, Latino/a/e, Afro-descendent, Indigenous, and Immigrant communities.

With a membership of over 173,000 members, CASA creates change with its power-building model blending human services, community organizing, and advocacy to serve the full spectrum of the needs, dreams, and aspirations of members. For nearly forty years, CASA has employed grassroots community organizing to bring our communities closer together and fight for justice, while simultaneously providing much-needed services, helping to ensure that low-income immigrants can live rich and full lives.

House Bill 268 builds on this committee's impactful work over the past few years of expanding health care access for working families and reducing medical debt by creating consistent guidelines and discounts for patients seeking to access financial assistance, expands eligibility for financial hardship assistance, prohibits reporting hospital medical debt to credit reporting agencies, and bans hospital lawsuits for medical debt of \$500 or less.

CASA operates a robust health and human services department that serves uninsured Marylanders across central Maryland and the capitol area region. Assisting residents in applying for programs offered by local and state agencies. Notably, many CASA members' primary obstacle is being uninsured and having enormous amounts of medical debt. HB 268 will provide further resources for families that face these obstacles.

Data from the Center on Health Insurance Reforms shows that "approximately 6%, or 358,900 Maryland residents are uninsured (2022 data). Maryland has the 18th lowest uninsured rate in the country. Among the non-elderly, people of color are significantly more likely to be uninsured in Maryland than White people. Hispanic Marylanders had the highest uninsured rates (24.4%), followed by Black and Asian/Pacific Islander residents (5.4% each). White Marylanders had the lowest uninsured rate at 3.4%. Lack of insurance is also highly correlated with income.

Approximately 14.5% of people under 100% FPL and 13.8% of people between 100-199% FPL are uninsured in Maryland, while just 2.8% of people over 400% FPL are uninsured.”¹

This data demonstrates the disparities and inequalities in access health coverage faced by Marylanders of color and highlights the need for further policies that support uninsured residents.

CASA respectfully asks the committee for a favorable report of HB 268.

¹ <https://healthjournalism.org/wp-content/uploads/2023/12/Maryland-Insurance-Media-Guide.pdf>