



MARYLAND LEGISLATIVE LATINO CAUCUS

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TO: Delegate Joseline Pena-Melnyk, Chair
Delegate Bonnie Cullison, Vice Chair
Health and Government Operations Committee Members
FROM: Maryland Legislative Latino Caucus
DATE: 1/27/25
RE: HB0268: Hospitals – Financial Assistance and
Collection of Debts – Policies

The MLLC supports HB268 - Hospitals – Financial Assistance and Collection of Debts – Policies

The MLLC is a bipartisan group of Senators and Delegates committed to supporting legislation that improves the lives of Latinos throughout our state. The MLLC is a crucial voice in the development of public policy that uplifts the Latino community and benefits the state of Maryland. Thank you for allowing us the opportunity to express our support of HB268.

Latinos in Maryland face an uninsured rate of 21.3%, which is substantially higher than the 3% rate seen among non-Hispanic White individuals.¹ Without insurance coverage, people are more vulnerable to medical debt and financial instability. Costs of care lead to underutilization of preventive services, negatively impacting health outcomes.² Nationwide, nearly half of the uninsured population has a family income at or below 200% of the federal poverty line.³ By implementing more fair debt collection practices and offering financial assistance, this bill aims to alleviate disparities and ensure that medical expenses do not disproportionately impact Maryland Latinos.

Specifically, this bill alters provisions related to a hospital's financial assistance and debt collection policies. It requires free medically necessary care for patients with a family income at or below 200% of the federal poverty line. All uninsured individuals between 200% and 500% of the federal poverty are eligible for a payment plan for their hospital services. In regards to debt collection, the bill prohibits the hospital from collecting debt within 240 days of the initial bill and prohibits hospitals from collecting debt that is at or below \$500. To further protect patients, the bill places restrictions on charging interests or fees on debt.

For these reasons, the Maryland Legislative Latino Caucus respectfully requests a favorable report on HB268.

¹ [State Health Access Data Assistance Center. *Uninsurance Rates for Maryland in 2019 and 2021*. 15 Sept. 2022.](#)

² [The Importance of Health Coverage](#)

³ [Key Facts about the Uninsured Population](#)