



February 03, 2025

Delegate Pena-Melnyk, Chair
Delegate Cullison, Vice Chair
Health and Government Operations Committee
Room 240
House Office Building
6 Bladen St.
Annapolis, Maryland 21401

Dear Chair Pena-Melnyk, Vice Chair Cullison and members of the Committee:

The Leukemia and Lymphoma Society is grateful for the opportunity to provide comments in support of HB 428. We thank the Delegates for carrying this piece legislation to help relieve some of the financial toxicity patients experience due to medical debt.

LLS' mission is to cure leukemia, lymphoma, Hodgkin's disease, and myeloma and improve the quality of life for the more than 1.3 million people in the United States living with blood cancer and their families.

Medical debt can have serious financial consequences for blood cancer patients and their families. Blood cancer patients experience thousands of dollars in out-of-pocket spending in the months and years following their diagnosis. As a result, many cancer patients and survivors go into debt because of their cancer care. Medical debt can impose significant financial hardship to patients and families as they navigate their cancer journey, but HB 428 presents the opportunity to shield patients from one of the most aggressive debt collection practices.

HB 428 to prohibit the creation of a lien on a person's home because of a breach of contract for the payment of medical debt protects patients from financial toxicity that can affect them for years—even after they've paid off their medical debt. The ongoing ripple effect of a lien can jeopardize a patient or survivor's ability to sell their home, prevent them from securing other lines of credit, negatively impact the value of their home, and more.

Marylanders need laws to lower their chances of accumulating medical debt and to reduce the harms of medical debt when it can't be avoided. For these reasons, we ask for a favorable report on HB 428.

Sincerely,

Lauren Edwards
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The Leukemia & Lymphoma Society
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