



# Randallstown

Po Box 731 Randallstown, MD 21133

January 27, 2025

Health and Government Committee  
240 Taylor House Office Building  
241 Taylor House Office Building  
Annapolis, Maryland 21401

## **RE: SUPPORT HB 0268, Hospitals - Financial Assistance and Collection of Debts - Policies**

Dear Chair Pena-Melnyk , Vice Chair Cullison and Members of the Health and Government Committee:

The Randallstown NAACP is a 500 member branch located in Baltimore County, Maryland. We have members in Baltimore County and Baltimore City. One of primary focuses is ensuring that all residents, especially Black Marylanders, have access to low cost high quality health care.

In an oft-cited study, as many as 66.5% of people who file for bankruptcy blame medical bills as the primary cause. As many as [550,000](#) people file for

bankruptcy each year for this reason. This data has been known for many years and has continued even with the passage of the Affordable Care Act.

While more Americans have health insurance today than ever before, coverage has many gaps. High deductibles and narrow networks which prevent patients from seeking health providers of their choice are common causes of accumulation of high cost bills. When patients understandably seek care from a preferred provider, too often that care is not covered.

Most health plans only provide 80% payment for covered costs. 20% patient responsibility of high medical bills can leave people unable to pay their bills.

Approximately [14 million people](#) (6% of adults) in the U.S. owe over \$1,000 in medical debt and about 3 million people (1% of adults) owe medical debt of more than \$10,000.” More must be done. This bill starts us in the right direction.

The Randallstown NAACP supports HB 0268, Hospitals - Financial Assistance and Collection of Debts - Policies. ***The Randallstown Branch of the NAACP urges a favorable report from the committee on HB 0268.***

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*yours*

Ryan Coleman  
Randallstown NAACP, President  
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