

Written testimony for **HB 765: Hospitals - Medical Debt Collection - Sale of Patient Debt** - Please **VOTE NO** on this bill.

Dear Health and Government Operations Committee:

This bill reads “...DEBT SOLD UNDER THIS SUBSECTION:...MUST BE FOR AN INDIVIDUAL WHOSE FAMILY INCOME IS AT OR BELOW 500% OF THE FEDERAL POVERTY LEVEL OR WHO HAS MEDICAL DEBT EXCEEDING 5% OF THE INDIVIDUAL’S FAMILY INCOME, AS DETERMINED BY THE GOVERNMENTAL UNIT OR CONTRACTOR PURCHASING THE DEBT...THE PURCHASER OF THE DEBT SHALL: (I) NOTIFY THE PATIENT THAT THE DEBT HAS BEEN CANCELED; AND IF THE HOSPITAL OBTAINED A JUDGMENT AGAINST THE PATIENT OR REPORTED ADVERSE INFORMATION TO A CONSUMER REPORTING AGENCY ABOUT THE PATIENT, SEEK TO VACATE THE JUDGMENT OR STRIKE THE ADVERSE INFORMATION...”

I understand the intent of this bill. However, why should hospital debt only be cancelled for some people and not other people? Anyone who does not “qualify” under the stipulations of this bill still has to pay their hospital debt!!

If you’re going to create a bill that cancels hospital debt, it should be cancelled for everyone, not just some people, because, otherwise, it is discriminatory by its very definition. If hospital debt is only going to be cancelled for some people and not others, that is discrimination.

Please **VOTE NO** on this bill.

Thank you.

Respectfully,

Trudy Tibbals
A Very Concerned Mother of 3 and Maryland Resident