

Stella Hong

Committee: Health and Government Operations

Committee Bill Number: HOUSE BILL 268: Hospitals – Financial Assistance and Collection of Debts – Policies

Date: January 29, 2025

Position: Support with Amendments

My name is Stella Hong, and I am a senior at Johns Hopkins University studying Biology. I am writing to express my strong support for House Bill 268, which introduces critical reforms to hospital financial assistance policies and debt collection practices. By reducing out-of-pocket expenses, limiting aggressive debt collection, and expanding income-based payment options, this legislation ensures that hospitals better serve patients facing financial hardship. These changes reflect a compassionate and equitable approach to healthcare. However, I urge the committee to strengthen this bill with an amendment that explicitly includes provisions for dental care, dental insurance, and dental debt.

I volunteer weekly at Barclay Elementary school, a Title I school, in Baltimore City to teach 1st and 2nd grade students about healthy dental health practices. Despite the oldest children being 8 years old, the children frequently tell me that they've never been to the dentist or tell me that their teeth feel sore from cavities. Though I can educate them about the benefits of dental visits, I cannot convince their parents to pay hundreds of dollars out of pocket just for a check-up, especially as the families have multiple children to care for.

Dental health is an essential component of overall health, yet it is often overlooked in financial assistance policies. Untreated dental issues are linked to serious health conditions, including heart disease, diabetes, and mental health challenges. Unfortunately, dental care remains unaffordable for many, especially those without dental insurance. Low-income families are disproportionately affected, frequently delaying necessary care until it becomes an emergency, leading to higher costs and worse outcomes. This amendment would ensure that financially vulnerable patients are not forced to neglect their oral health due to cost barriers.

Furthermore, dental debt often compounds the financial burdens already faced by patients with medical debt. Including dental care in the bill's financial assistance policies and income-based repayment plans would create a more holistic solution to healthcare affordability. I urge the committee to amend the bill to explicitly require hospitals and clinics to offer free or reduced-cost medically necessary dental care for individuals earning up to 500% of the federal poverty level. Additionally, dental debt should be included under the provisions for extended interest-free repayment periods and income-based payment plans.

By addressing dental care and debt, the bill will better fulfill its goal of providing comprehensive financial relief to patients. I thank the committee for its leadership on this issue and urge you to advance HB0268 with the proposed amendment to include dental care.

Sincerely,  
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