



**HB0428 Medical Debt – Complaints for Money Judgment and Real Property Liens**  
**Health and Government Operations Committee Hearing**  
**February 5, 2025**

**Position: FAVORABLE**

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To the Honorable Members of the Health and Government Operations Committee:

Community Legal Services strongly supports HB0428. No one should lose their home simply because they sought necessary medical treatment. This legislation would ensure that individuals and families do not face homelessness or further financial ruin as a result of needing essential medical care. It is necessary to safeguard the financial stability and housing security of Maryland families, particularly those with limited financial resources who have already experienced serious medical issues.

Community Legal Services (CLS) is a nonprofit organization that provides free legal services in a broad range of substantive areas to individuals and families who meet income-eligibility restrictions. Our organization is committed to the promotion of family and community stability and success by providing high quality legal representation for individuals and families who otherwise would not have access to justice and due process.

Medical debt is a significant burden for countless Marylanders. In our practice, we have seen the devastating effects flowing from lingering medical debt which arises not from poor financial choices, but rather from the often-unexpected costs of necessary medical care. The protection provided by this bill is particularly vital for vulnerable populations such as seniors, individuals with disabilities, and low-income families, who are disproportionately affected by medical debt. For many of these vulnerable populations, the high cost of healthcare leaves them with no choice but to incur debt to preserve their health or even save their lives, to preserve the health or lives of their children. Tragically, for some, this debt can lead to the loss of their most valuable asset - their home. By protecting owner-occupied homes from loss due to medical debt, this legislation will not only preserve housing stability for families with a member recovering from health problems, but it will also preserve intergenerational wealth for Maryland residents by protecting the most valuable asset most individual are able to pass on to their heirs.

This bill is a compassionate and necessary measure to protect Marylanders from the devastating consequences of medical debt. **Community Legal Services urges this committee to submit a favorable report on HB0428.**

Please feel free to reach out to Jessica Quincosa, Executive Director, and Lisa Sarro, Director of Litigation & Advocacy, with any questions at [quincosa@clspgc.org](mailto:quincosa@clspgc.org) and [sarro@clspgc.org](mailto:sarro@clspgc.org), respectively.

Jessica A. Quincosa, Esq.  
**Executive Director**

Kayla Williams-Campbell, Esq.  
**Deputy Director**

Lisa Sarro, Esq.  
**Director of Litigation and Advocacy**

Jordan Colquitt  
**Interim Development Director**

Ivy Finkenstadt, Esq.  
**Managing Attorney**

Warren Buff, Esq.  
Kathleen Hughes, Esq.  
Amy B. Siegel, Esq.  
**Supervising Attorneys**

**Attorneys**  
Adebola Adedoyin, Esq.  
Vanessa Agbar, Esq.  
Golnaz Alemousavi, Esq.  
Jennifer Clark, Esq.  
Katherine Cooke-Caraway, Esq.  
Sheree Hughes, Esq.  
Lekwon Imoke, Esq.  
Deborah Kadiri, Esq.  
John Kowalko, Esq.  
Eric Orr, Esq.  
Hina Rodriguez, Esq.  
Peter Spann, Esq.  
Jawaid Stationwala, Esq.  
Tangi Turner, Esq.  
Riana Yaman, Esq.

**Staff**  
Claudia V. Aguirre  
Ashley Cartagena  
Franklin Escobar  
Elmer Espinoza  
Stephanie Espinoza  
Anna Goldfaden  
Maria Teresa Herren  
Flor Lemus  
Allison Nardick  
Stacey Palmer  
Micaela Ramos  
Abel Reyes  
Glenda Soto  
Alejandra Sorto  
Samir Vasquez Romero  
Karen Zayas