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February 5, 2025

TO: The Honorable, Joseline A. Peña-Melnyk, Chair  
Health and Government Operations Committee

FROM: Irnise F. Williams, Deputy Director, Health Education and Advocacy Unit

RE: House Bill 0428- Medical Debt - Complaints for Money Judgment and Real Property  
Liens- **SUPPORT with Sponsor Amendment**

The Health Education and Advocacy Unit (HEAU) writes in support of House Bill 428 with the sponsor's amendment of the definition of medical debt - which seeks to protect the primary residence of Marylanders from liens, seizure, or forced sale to satisfy medical debt.

No Marylander should be forced to liquidate their home to pay for health care. According to a [poll](#) published by the Kaiser Family Foundation in June 2022, more than 41% of adults in the U.S. (*more than 100 million adults*) have some form of medical debt; half of whom owed more than \$10,000. What makes medical debt distinct from other types of debt is that it is often unavoidable, unplanned, and involuntary. The Kaiser poll also revealed that medical debt is borne most heavily by people who are low income, Black or Hispanic, and suffer from chronic illness. (Another reason for high medical debt included people who are uninsured, particularly in states that have not expanded Medicaid under the Affordable Care Act. Fortunately, Maryland is not among those states.) Even people with insurance can experience crushing medical debt due to high deductibles and out-of-pocket costs, care not covered by insurance, and unexpected bills due to carrier denials, a lack of cost transparency, or hidden costs.

Requiring Marylanders to relinquish their homes in satisfaction of medical debts they often have no control over does not, we believe, represent our state's values. Support of HB428 is consistent with the goals and priorities of the HEAU to promote policies and initiatives that combat systemic inequities and protect the rights, responsibilities, and privileges of all Marylanders.

We urge this committee to join us in support of HB428 and issue a favorable report.