



TESTIMONY FOR SB0349

Medical Debt – Complaints for Money Judgment and Real Property Leins

Bill Sponsor: Senator Love

Committee: Judicial Proceedings

Organization Submitting: Maryland Legislative Coalition

Person Submitting: Cecilia Plante, co-chair

Position: FAVORABLE

I am submitting this testimony in favor of SB0349 on behalf of the Maryland Legislative Coalition. The Maryland Legislative Coalition is an association of activists - individuals and grassroots groups in every district in the state. We are unpaid citizen lobbyists, and our Coalition supports well over 30,000 members.

Medical debt is soaring in our state, and it has become so prevalent that 14% of Maryland residents in 2023 had a medical bill or medical debt that they or someone in their household was unable to pay. There have been many efforts in recent years by the legislature to try to ensure that lives are not ruined over medical debt, but since 2023 the problem has only grown.

This bill attacks one of the more insidious, and aggressive methods that hospitals, doctors, and other health professionals use to try to collect – they put a lien on the family’s home. What that does is to create a snowball effect where the homeowner can’t secure credit, obtain refinancing, or take out a line of credit. In other words, the lien does nothing but harm.

If enacted, SB0349 would prohibit a lien on a primary residence for medical debt. It is narrowly drafted to limit the prohibition to a primary residence and a debt related to medically necessary procedures.

We support this bill and recommend a **FAVORABLE** report in committee