

SB0349\_RichardKaplowitz\_FAV

01/29/2025

Richard Keith Kaplowitz  
Frederick, MD 21703-7134

**TESTIMONY ON SB#0349 - POSITION: FAVORABLE**  
**Medical Debt - Complaints for Money Judgment and Real Property Liens**

**TO:** Chair Smith, Vice Chair Waldstreicher, and members of the Judicial Proceedings Committee

**FROM:** Richard Keith Kaplowitz

**My name is Richard Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of/ SB#/0349, Medical Debt - Complaints for Money Judgment and Real Property Liens**

The risk of losing your home because of unpaid medical bills is, unfortunately, a real threat. According to the Kaiser Family Foundation, around 30 percent of adults with medical debt owe it entirely for hospital bills. The risk of home loss depends on various factors, including legal consequences and individual circumstances. <sup>1</sup>

In recognition of this problem this bill will provide protection for Marylanders at risk of losing their home because of medical debt. The bill establishes certain requirements for a complaint for a money judgment against a debtor resulting from medical debt. It will accomplish that by prohibiting the creation of a lien on owner-occupied residential property by contract or as a result of a breach of contract for the payment of medical debt; and applying the Act prospectively.

No one should lose their home while dealing with all the effects of ensuring their or their family's health in which accessing that health care lead to debt for which financial resources to pay it may be lacking. It stops predatory behavior by hospitals and doctors who use the legal system in unfair ways to obtain judgements detrimental to a person dealing with medically created debt.

**I respectfully urge this committee to return a favorable report on SB0349.**

---

<sup>1</sup> <https://whlawoffices.com/blog/lose-your-house-for-medical-bills/>