



Testimony in SUPPORT of SB349

Senate Judicial Proceedings Committee

SB349 Medical Debt-Complaints for Money Judgement and Real Property Liens

January 29, 2025

Honorable Chair Smith and Members of the Committee:

CASA strongly supports Senate Bill 349 -Medical Debt-Complaints for Money Judgement and Real Property Liens. CASA is a national powerhouse organization building power and improving the quality of life in working-class: Black, Latino/a/e, Afro-descendent, Indigenous, and Immigrant communities.

With a membership of over 173,000 members, CASA creates change with its power-building model blending human services, community organizing, and advocacy to serve the full spectrum of the needs, dreams, and aspirations of members. For nearly forty years, CASA has employed grassroots community organizing to bring our communities closer together and fight for justice, while simultaneously providing much-needed healthcare services services, helping to ensure that low-income immigrants can live rich and full lives.

SB 349 builds on the General Assembly's important work over the past few years of expanding health care access for working families and reducing medical debt. In 2021, the General Assembly passed the Medical Debt Protection Act (SB514) which among many other protections banned the ability of hospitals to place a lien on the home of a patient to collect a hospital debt¹.

SB349 builds on that work by eliminating the ability for private health providers to place a lien on a patient's home to collect a debt.

Data from the Center on Health Insurance Reforms shows that “approximately 6%, or 358,900 Maryland residents are uninsured (2022 data). Maryland has the 18th lowest uninsured rate in the country. Among the non-elderly, people of color are significantly more likely to be uninsured in Maryland than White people. Hispanic Marylanders had the highest uninsured rates (24.4%), followed by Black and Asian/Pacific Islander residents (5.4% each). White Marylanders had the lowest uninsured rate at 3.4%. Lack of insurance is also highly correlated with income.”²

¹ MD Code, Health-Gen. Section 19-214.2 - Debt collection policy

² [Maryland](#)

This data demonstrates the disparities and inequalities in accessing health coverage Marylanders of color face and highlights the need for further policies that support uninsured residents who are most vulnerable to having enormous amounts of medical debt.³

CASA respectfully asks the committee for a favorable report of SB 349.

³ [Medical Debt Hits Hardest Among Low-Income Marylanders and People of Color | Consumers for Quality Care](#)