



## Testimony on SB 349

(MGA 2025)

Medical Debt - Complaints for Money Judgment and Real Property Liens

Position: **FAV**

January 29, 2025

To Chair Love and Judicial Proceedings Committee Members:

My name is Ricarra Jones, and I am the Political Director with 1199SEIU United Healthcare Workers East. We are the largest healthcare workers union in the nation, with 10,000 members in Maryland and Washington, DC.

1199SEIU members know firsthand that “Housing is Healthcare.”

1199SEIU urges a **favorable** report on SB 349 which will end the practice of home liens over medical debt. In 2021, the General Assembly passed the Medical Debt Protection Act to prohibit liens on the homes of hospital patients who qualify for free healthcare. This legislation affirmed that patients should not be punished with home liens for seeking medically necessary healthcare.

SB 349 is an opportunity to apply this value more broadly and improve public health overall. We are experiencing a critical short staffing crisis in healthcare, and Maryland has the longest Emergency Department wait times in the entire country. One of many ways to mitigate this crisis is to ensure that fewer individuals are hospitalized and forced to seek frequent medical care due to preventable illnesses, such as those caused by [housing insecurity](#). Housing stability directly correlates with better physical and mental health outcomes. Improved health outcomes can decrease healthcare costs for patients in the long run and can lower hospitalizations, reducing unbalanced worker to patient ratios and bolstering quality of care for everyone.

No one should lose their home over the high cost of healthcare. SB 349 will go a long way to ensure that medical debt does not mean that consumers have to encounter further hardship in housing, education, and financial stability.

We support SB 349 and urge a favorable report.

Respectfully,

Ricarra Jones

Political Director

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