

SB0796\_RichardKaplowitz\_FAV

03/12/2026

Richard Keith Kaplowitz

Frederick, MD 21703

**TESTIMONY ON SB#0796- POSITION: FAVORABLE**

**Commercial Law - Consumer Protections - Health Care Financing**

**TO:** Chair Beidle, Vice Chair Hayes, and members of the Finance Committee

**FROM:** Richard Keith Kaplowitz

My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of SB#0796, **Commercial Law - Consumer Protections - Health Care Financing**

This bill is an important consumer protection measure.

Establishing consumer protections for health care financing in Maryland is essential to prevent, shield patients from crushing medical debt, and ensure access to care, particularly for low-income residents. These regulations protect against predatory billing, unfair credit reporting, and wage garnishment.<sup>1</sup>

Key reasons for these protections include:

- **Medical Debt Mitigation**
- **Financial Assistance & Equity**
- **Preventing Exploitation**
- **Transparency & Fair Billing**

These measures are necessary to stop, avoid, or prevent the "credit crisis of illness" that can ruin patients' financial futures and force them to choose between paying for health care and necessities like food or housing.

This bill will establish consumer protections related to health care financing, including disclosure and refund requirements; prohibit health care providers and certain agents of health care providers from offering, obtaining, applying, and assisting in applying for certain financing; prohibit a health care provider from promoting certain financing to certain patients or billing a certain financier before a certain number of days prior to a procedure; etc.

Maryland needs to add these vital protections to control health care costs and exploitation of patients financial situations by health care providers.

**I respectfully urge this committee to return a favorable report on SB#0796.**

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<sup>1</sup> Google AI Search "why do we need to Establish consumer protections related to health care financing in Maryland"