



Wes Moore | Governor

Aruna Miller | Lt. Governor

Carmel Roques | Secretary

Date: March 9, 2026

Bill Number: HB 1198

Bill Title: Civil Actions - Coerced Debt - Debtor Protections

Committee: House Judiciary Committee

MDOA Position: FAVORABLE

Madam Chair, Vice-Chair and Members of the Committee:

The Maryland Department of Aging (MDOA) respectfully submits this favorable testimony on House Bill (HB) 1198 - Civil Actions - Coerced Debt - Debtor Protections.

HB 1198 would establish a clear, comprehensive process for a person to declare that a debt was coerced and connect it to useful new civil remedies to stop its collection and seek damage and other costs against the party that caused it. Coerced debt is defined broadly to include “all or part of a debt in the debtor’s name incurred as a result of fraud, duress, intimidation, threat, force, coercion, manipulation, undue influence, misinformation, or the nonconsensual use of the debtor’s personal information” that occurs in the contexts of many exploitative situations, including financial exploitation, harassment, or abuse.

MDOA commends the sponsor for including financial exploitation as defined in § 13-061 of the Estates and Trusts Article, which includes all older adults over the age of 68 and vulnerable adults, in the categories of people who become victims of coerced debt and would be eligible for this new relief. MDOA supports this legislation’s broad scope, in recognition that many kinds of people, of all ages, can have a debt against them that was unacceptably coercive in nature, whether the person was a victim of elder abuse, intimate partner violence, sex or labor trafficking, or a younger person in foster care.



Wes Moore | Governor

Aruna Miller | Lt. Governor

Carmel Roques | Secretary

The need for this type of relief is underscored by MDOA’s recently published Longevity Ready Maryland Plan,¹ as informed by the state’s recent Final Report of the Task Force on Preventing and Countering Elder Abuse.² This report confirms that older adults are particularly vulnerable to losing money or possessions as a result of scams, fraud and exploitation, that financial exploitation of older adults is costly, widespread, often unreported, difficult to prosecute and leave older adults in vulnerable positions with limited ability to recover their losses. This legislation is a critical step forward for victims of elder abuse and financial exploitation. It will increase their ability to be made whole without additional cost to them, a crucial step in rebuilding their lives.

For these reasons, MDOA requests a favorable report for HB 1198. Thank you for your consideration, please contact Andrea Nunez, Legislative Director, andrea.nunez@maryland.gov, 443-414-8183.

¹ MDOA Longevity Ready Maryland Plan, July, 2025, *available at:* https://irm.maryland.gov/wp-content/uploads/LRM_MPA508c-1.pdf

² Task Force on Preventing and Countering Elder Abuse, December, 2024, *available at:* [https://dlslibrary.state.md.us/publications/Exec/MDoA/SB797Ch706HB1191Ch707\(2023\)_2024\(12\).pdf](https://dlslibrary.state.md.us/publications/Exec/MDoA/SB797Ch706HB1191Ch707(2023)_2024(12).pdf)