

HOUSE BILL 428

N1, D3

5lr0935
CF SB 349

By: **Delegates Embry, Attar, Boaf, Boyce, Charkoudian, Fair, Feldmark, Forbes, Guzzone, Hutchinson, Kaufman, Palakovich Carr, Ruth, Shetty, Simpson, Taveras, Taylor, Terrasa, and Wims**

Introduced and read first time: January 16, 2025

Assigned to: Health and Government Operations

A BILL ENTITLED

1 AN ACT concerning

2 **Medical Debt – Complaints for Money Judgment and Real Property Liens**

3 FOR the purpose of establishing certain requirements for a complaint for a money
4 judgment; prohibiting the creation of a lien on owner-occupied residential property
5 by contract or as a result of a breach of contract for the payment of medical debt; and
6 generally relating to contract liens and medical debt.

7 BY repealing and reenacting, with amendments,

8 Article – Courts and Judicial Proceedings

9 Section 11–401 and 11–402

10 Annotated Code of Maryland

11 (2020 Replacement Volume and 2024 Supplement)

12 BY repealing and reenacting, without amendments,

13 Article – Real Property

14 Section 7–105.1(a)(8)

15 Annotated Code of Maryland

16 (2023 Replacement Volume and 2024 Supplement)

17 BY adding to

18 Article – Real Property

19 Section 14–203.1

20 Annotated Code of Maryland

21 (2023 Replacement Volume and 2024 Supplement)

22 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,

23 That the Laws of Maryland read as follows:

24 **Article – Courts and Judicial Proceedings**

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 11-401.

2 (a) In this subtitle the following terms have the meanings indicated.

3 (b) "Court" means a court of law or a court of equity and includes the United
4 States District Court for the District of Maryland, the United States Bankruptcy Court for
5 the District of Maryland, the Supreme Court of Maryland, the Appellate Court of Maryland,
6 **A CIRCUIT COURT OF A COUNTY OR BALTIMORE CITY**, and the District Court of
7 Maryland.

8 (c) (1) "Money judgment" means a judgment determining that a specified
9 amount of money is immediately payable to the judgment creditor.

10 (2) "Money judgment" does not include a judgment mandating the payment
11 of money.

12 11-402.

13 (a) **(1) In this section[, "land"] THE FOLLOWING WORDS HAVE THE**
14 **MEANINGS INDICATED.**

15 **(2) "LAND"** means real property or any interest in or appurtenant to real
16 property.

17 **(3) "MEDICAL DEBT" HAS THE MEANING STATED IN § 14-203.1 OF**
18 **THE REAL PROPERTY ARTICLE.**

19 (b) **(1) A COMPLAINT SEEKING A MONEY JUDGMENT SHALL INDICATE**
20 **WHETHER THE JUDGMENT SOUGHT IS FOR MEDICAL DEBT.**

21 **(2) A COMPLAINT SEEKING A MONEY JUDGMENT FOR MEDICAL DEBT**
22 **SHALL INCLUDE THE ADDRESS OF THE PRIMARY RESIDENCE OF THE DEFENDANT.**

23 (c) If indexed and recorded as prescribed by the Maryland Rules, a money
24 judgment of a court constitutes a lien to the amount and from the date of the judgment on
25 the judgment debtor's interest in land located in the county in which the judgment was
26 rendered except:

27 **(1) FOR a lease from year to year or for a term of not more than five years**
28 **and not renewable; AND**

29 **(2) AS PROVIDED IN § 14-203.1 OF THE REAL PROPERTY ARTICLE.**

1 **(2) MAY AWARD TO THE OWNER OF THE PROPERTY ECONOMIC**
2 **DAMAGES SUFFERED AS A RESULT OF THE VIOLATION.**

3 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall be construed to
4 apply only prospectively and may not be applied or interpreted to have any effect on or
5 application to any complaint filed before the effective date of this Act.

6 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
7 October 1, 2025.