

Medical Debt Protection Act SB0514
Official Testimony
Position: **Favorable**

To the Senate Finance Committee:

My name is John Barber and I'm a resident of Jarrettsville, MD. I strongly support the Medical Debt Protection Act SB0514. I urge you to pass the bill in its current form to protect Marylanders from medical debt lawsuits and unjust debt collection practices.

I grew up in inner city Baltimore, and my parents often struggled to keep a roof over our heads. When I was in the fourth grade, I nearly died. I woke up to get ready for school one day and could not move. I remember being in so much pain my mom had to carry me out of the house to take me to the hospital. We went to Union Memorial. Even though I was having a medical emergency, the hospital would not operate on me until my father was present to sign paperwork that would make him liable for the bills. It took awhile to track him down while my mom and I waited in the hospital, scared and confused. I almost died because the hospital was more worried about how the surgery bill would get paid than they were about my health.

My parents lived paycheck-to-paycheck, and they were overwhelmed by the bills from my surgery. They were denied emergency medical assistance they should have qualified for. The hospital ended up garnishing my father's wages for about 10 years until the bill was paid off. Nobody should have to go through the stress these wage garnishments caused my family. I'm 45 years old as I write this today and it still breaks my heart to think about the pain my medical bills caused our family. I am begging you to pass this bill and spare more people from the suffering my family went through. Practices like wage garnishment over medical debt don't just hurt families financially, they hurt them psychologically. I respectfully urge this committee to issue a favorable report on SB0514, the Medical Debt Protection Act.

Sincerely,

John Barber

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