

Medical Debt Protection Act / SB514  
Official Testimony  
Position: **FAVORABLE**

To the Senate Finance Committee,

My name is Martin Kasey, and I'm a Baltimore resident and a member of the End Medical Debt Maryland Coalition. I support the Medical Debt Protection Act (HB565/SB514).

This bill will protect low and middle-income households from punitive medical debt lawsuits. It will prohibit medical debt lawsuits for \$1000 or under, require income-based repayment plans, and prevent wage garnishments and liens on homes over medical debt. I believe that passing this bill is essential because getting sick or hurt shouldn't ruin someone's life and the future prospects for their family. This bill doesn't cancel debt, but simply prevents hospitals from collecting debts in a brutally violent manner, as though getting sick were the equivalent of betting one's house, savings and future wages on a losing horse. We already provide taxpayer dollars and tax breaks to nonprofit hospitals to help them provide care for low and middle income marylanders, but the lack of any protection for the most vulnerable patients allows hospitals to embezzle these charitable funds we give them and treat access to healthcare as a racket enforceable by violent means of extracting all of a patient's wealth as quickly as possible.

A few years ago I suffered a head injury from being thrown off my bicycle by a driver who went straight through a turn lane and never looked back. I was fortunate that Johns Hopkins premed students were present and came to my aid while I was delirious and bleeding profusely, but if I hadn't had good insurance at the time this would have been a curse; while I was just a block from Union Memorial Hospital, the idealistic students thought I would receive better care from Johns Hopkins, which practices a strict policy of violent predatory debt collection. The long ambulance ride, staples, CT scan and follow-up appointment would have wiped me out and I would still be paying for them five years later if I hadn't sprung for a good insurance policy. Because an insurance policy that actually insures against accidents is a luxury good in this country, I am forced to choose this protection from Maryland's nonprofit charitable medical predators over savings and major investments such as a car or house.

I respectfully urge this committee to issue a favorable report on the HB565/SB514, the Medical Debt Protection Act.

Sincerely,

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