

**Medical Debt Protection Act SB514**

**Senate Finance Committee**

**Official Testimony - Favorable**

My name is Deborah Auger, and I am a resident of Bel Air, MD. I am a member of the End Medical Debt Maryland Coalition. I submit this testimony **in support of SB514 the Medical Debt Protection Act.**

This legislation is critically needed, especially at this time of the pandemic. **It is unconscionable that people with relatively small medical debt can have liens put on their homes or be forced into bankruptcy when sued by hospitals for medical debt below \$ 1,000.** Hospital court suits can lead people with even small amounts of medical debt to face additional legal costs, or to be evicted from their homes - compounding the very problems of poverty that lead people to be unable to afford medical bills in the first place.

I am aware that my now-deceased grandmother avoided seeking needed medical treatment out of fear that medical bills would be beyond her ability to pay. I am sure that this happens every day in every corner of our state, especially during this pandemic.

Most Maryland hospitals receive **millions of dollars in tax exemptions** each year—exemptions that are made up for by Maryland citizens with money out of their own pockets. And most have sizeable hospital foundations. Surely hospitals can well afford the greater degree of forbearance and heightened protections for people with medical debt that would be required under this legislation. **No Marylander should be forced to face wage garnishment, eviction, or bankruptcy because they have sought treatment for illness.**

I respectfully ask the Committee to offer a favorable report and move SB514 forward.

Sincerely,

Deborah A. Auger, Ph.D.  
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