



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

Madam Chair and Members of the Senate Finance Committee:

My name is Ricarra Jones. I am the Political Director of 1199SEIU United Healthcare Workers East. Our union represents 10,000 frontline healthcare in Maryland alone. We are in favor of the Medical Debt Protection Act / SB514 and we ask the Committee to vote yes on this urgent legislation. Some of the most important elements of the bill include prohibiting medical debt lawsuits for \$1000 or less, and prohibiting liens on houses and wage garnishments for unpaid medical bills.

1199SEIU members work at hospitals that are among the top offenders statewide for suing patients, including but not limited to Johns Hopkins Hospital and Greater Baltimore Medical Center. Our members have seen firsthand how damaging it is to patients who avoid seeking healthcare because they know they can't afford it, then patients end up in the hospital and incur medical debt because they were not able to get care early on. This is a problem that has been made even more severe during the COVID19 pandemic. Furthermore, we are learning now that many patients experience long-term, chronic effects from COVID19, which will require low and middle income patients to either take on more medical debt or avoid healthcare.

One of the most disturbing debt-collection practices hospitals are pursuing is garnishing wages over medical debt. The patients most likely to be sued and have their wages garnished are essential workers. Garnishing essential workers' wages, especially during a pandemic, is unacceptable. Even more disturbing is hospitals like Johns Hopkins suing their own workers for medical debt, including some of our members who work in environmental services. Hospitals create an almost inescapable cycle of poverty by underpaying their workers and providing inadequate healthcare benefits, all while encouraging workers to receive healthcare at their facility. Then, they turn around and sue those same workers and garnish their paychecks when they can't afford healthcare due to their already low wages.

We can no longer allow patients to be financially punished for getting sick – during COVID19 and beyond. It is critical that we pass the Medical Debt Protection Act this session. 1199SEIU urges the committee to **issue a favorable report on SB514** that includes the ban on lawsuits for \$1000 or less, and the prohibition of wage garnishments and liens on homes. Thank you.

Respectfully,
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