

To Chair Kelley and Members of the Senate Finance Committee,

My name is Jake Burdett and I'm an Elkridge resident and member of the End Medical Debt Maryland Coalition, as well as the President of the Columbia Democratic Club in Howard County. I support the Medical Debt Protection Act (SB514).

This bill would protect low and middle-income households from punitive medical debt lawsuits. It will prohibit medical debt lawsuits for \$1000 or less, require income-based repayment plans, and prevent wage garnishments and liens on homes over medical debt. I believe that the passing of this bill is essential because I believe the concept of medical debt in the first place is completely immoral. No one *chooses* to get sick or hurt, it's something that just happens to people, so why should anyone have to go into crushing debt simply to pay for their own health? Most other countries don't have medical debt because medical bills are covered by the government, and this bill would be a small step towards making sure if people do have small amounts of medical debt, they at least can't be sued for it.

Before I moved back to Howard County after graduating college in 2020, I was a student at Salisbury University on the Eastern Shore. On the Eastern Shore, like in many parts of rural America, there are not many hospitals. The main hospital network in Salisbury and the Eastern Shore, TidalHealth Peninsula Regional (formerly known as Peninsula Regional Medical Center), is one of the biggest perpetrators of these predatory lawsuits over small amounts of medical debt (the median amount of medical debt an individual is in is \$944), and it saddened me to meet many low-income people during my time on the Eastern Shore who could not afford their medical bills, and would have to go in debt, having other negative consequences in their life that this bill would protect them from if passed.

I respectfully urge the Committee to issue a favorable report on the Medical Debt Protection Act. Thank you.

Sincerely,
Jake Burdett
Columbia Democratic Club President, District 13 Resident
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