



Unitarian Universalist Legislative Ministry of Maryland

Testimony in Support of SB 514: The Medical Debt Protection Act

To: Senator Delores G. Kelly and members of the Senate Finance Committee

From: Betty McGarvey Crowley, Christine Hager, Ph.D, and Valerie Hsu
Health Task Force, Unitarian Universalist Legislative Ministry of Maryland

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The Unitarian Universalist Legislative Ministry of Maryland (UULM-MD) has been a statewide advocacy organization since 2005, with members in 23 Unitarian Universalist congregations throughout the state. SB 514, The Medical Debt Protection Act, will protect Maryland families from aggressive hospital lawsuits over outstanding medical debt, and we urge a favorable report from the committee.

In Maryland, hospitals regularly sue their patients over outstanding medical bills. Over 145,700 lawsuits were filed in the span of 10 years from 2009-2018, and even religiously-affiliated hospitals whose stated purposes are to serve “the least of these” have filed suit. The median amount of these lawsuits was \$944. The hospitals have shown no mercy.

We have heard stories from families whose homes have been threatened by liens from the same hospitals they trusted to care for their loved ones; from people being harassed over the debt of late family members even as they grieve; from Marylanders who avoid seeking necessary healthcare for fear of the costs; from single parents who find their wages garnished as they struggle to make next month’s rent.

The UULM-MD exists to represent and advocate for liberal religious values in Maryland. Our legislative positions are grounded in our spiritual calling to enact a vision for a world community in which justice for all is a lived reality. As Unitarian Universalists, we affirm and promote the worth and dignity of every person, whether they are sick or well; this is the first principle of Unitarian Universalism, the foundational motivating principle that undergirds the values we express in the world.

The current hospital practice of suing patients over outstanding medical debt is a demoralizing tactic meant to further humiliate already-struggling families. It is a punitive practice that undermines the dignity of Marylanders who depend on our state’s hospitals for healthcare they require—the very dignity we affirm at the core of our religious identity. As Unitarian Universalists, we believe all humans are worthy of quality, transparent, compassionate healthcare.

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That's why we strongly support SB 514. This bill will require hospitals to demonstrate a good-faith effort to work with patients to develop realistic payment plans that reimburse hospitals without causing unnecessary stress for patients. It will prevent hospitals from placing liens on homes and limit wage garnishments, because Marylanders work hard to provide for their families, and they should not be punished for being sick. The bill will also prohibit hospitals from suing for debts \$1,000 and under, putting an end to lawsuits over small medical bills; hospitals will still be able to seek reimbursement via collections and other avenues, but patients will be protected from the debilitating burden of lawsuits. While this bill does not guarantee every person's equal access to quality, transparent, and compassionate healthcare, it is a necessary step in that direction.

As the legislative advocacy representatives of Unitarian Universalist congregations across the state, we strongly support SB 514, The Medical Debt Protection Act, because it affirms, honors, and protects the inherent worth and dignity of every person. We urge this committee to do the same.

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