

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

To the Senate Finance Committee,

My name is Christopher Warman, 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 debts under \$1,000, 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 forcing patients to choose between their health and the financial future of themselves and their families is unjust, unnecessary, and cruel.

In the summer of 2018, I lost my grandmother to colorectal cancer. She was always the type to avoid a doctor and put off caring for herself, so I dropped everything to be with her when I received a call informing me she had been admitted to MedStar Franklin Square Hospital. Her cancer was mature and incurable and the tumor in her colon had torn open her internal tissue, poisoning her bloodstream and abruptly shutting her body down. It was surely incredibly painful and terrifying. And yet when the doctors proposed a surgical procedure to remove the tumor and repair the tissue—a surgery they said could lead to several months to a year more of her life—she fiercely refused. She kept saying to me, "I can't leave that for you."

I did not understand at the time, but I have since realized my grandmother was terrified of leaving behind a medical debt that would likely fall due to her grandchildren, named as beneficiaries in her will. My grandmother raised all of us, she cared deeply for us. She had saved and diligently paid life insurance policies for years to ensure she would leave something to help us when she passed away. Fairly, she did not want that money getting swept up by medical debt. Despite being on death's door, she was forgoing potentially life-saving care for the sake of avoiding debt.

When I think about medical debt lawsuits, I think of the thousands of people who are forced to make that terrible calculation every year in Maryland, forgoing even basic care because they know a hospital may take a quarter of their paycheck or their savings account or their home if they cannot pay. And yet from 2014-2018, hospitals underspent their state-provided charity care funds by almost the same amount as the total they sought from the medical debt lawsuits they brought against their patients. Enough is enough. It is time for the state legislature to end these practices and provide long-overdue relief to Maryland's patients and their families.

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

Sincerely,

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