

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

To the Senate Finance Committee,

My name is Rachel Strodel, and I'm a second-year medical student at Johns Hopkins, Baltimore resident (46<sup>th</sup> district) 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 \$1000 or under, require income-based repayment plans, and prevent wage garnishments and liens on homes over medical debt. I believe that passing this bill is essential because as a future doctor, I believe that everyone has a right to healthcare that won't put them at risk of falling into or continuing in poverty. Johns Hopkins Hospital (JHH)—the very hospital where I am training—receives funding from the federal government to cover care when people are unable to pay, and has yet continued to sue patients even when that funding exceeds the cost of charity care. From a report by the National Nurses Union (NNU) called Taking our Neighbors to Court: “In 2017 alone, JHH received \$164.4 million in tax exemptions and \$25 million in rate support to provide charity care, \$3.3 million of which was in excess of charity care provided.” This same report highlighted how 88% of those sued were Black or Latinx, which demonstrates how this practice is racist and exacerbates existing disparities. One of the most disturbing parts of this report is the fact that JHH employees represented 10% of wage garnishments, meaning that Johns Hopkins was disproportionately suing their own employees for medical debt, ostensibly because it would be easier to get those wages back.

In medical school we learn that health is not mainly determined directly by random chance or by genetics, but by the structures, policies, practices, and systems that determine your environment and social sphere. By suing patients for medical debt, Hospitals are making our state sicker and sicker. You have the power to end this and I urge you to do so.

Please issue a favorable report on the HB565/SB514, the Medical Debt Protection Act.

Sincerely,

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