



END MEDICAL DEBT MARYLAND

Medical Debt Protection Act / HB565

Official Testimony

Position: **FAVORABLE**

To the Senate Finance Committee,

My name is Gene DiGennaro, and I'm a Parkville resident and a member of the End Medical Debt Maryland Coalition. I support the Medical Debt Protection Act 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 of this bill is essential because in the midst of this pandemic, the last thing anyone needs is a medical bill that wipes out their ability to live comfortably.

Last August, I was unemployed due to the ongoing pandemic, on limited income, and due to a freak accident, I required four rabies shots and a full round of immunoglobulin. These are not inexpensive procedures, and even after insurance I was left with a bill that was several thousands of dollars. After a lengthy appeal with the hospital, my bill was written off and my debt was forgiven. If it were not arbitrarily forgiven, I would have been financially ruined in the middle of a pandemic. However, I understand that not all are fortunate enough to be in my position. One accident should not mean the difference between financial stability and financial ruin. This could happen to anyone.

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

Sincerely,

Gene DiGennaro
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