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Bill: SB0514
Title: Health Facilities - Hospitals - Medical Debt Protection
(Mental Health Access Initiative)
Date: February 25, 2021
Committee: Finance
Position: Favorable

To the Honorable Chair and Esteemed Members of the Finance Committee:

FreeState Justice is a statewide legal advocacy organization that seeks to improve the lives of low-income lesbian, gay, bisexual, transgender, and queer ("LGBTQ") Marylanders. FreeState Justice advocates for LGBTQ clients and community members in their attainment of safe, affirming, and accessible healthcare. LGBTQ Marylanders have unique medical needs that leave them vulnerable to health disparities, including medical debt.

Unique struggles our community faces include the expensive nature of hormonal therapy and costs associated with HIV/AIDS prevention and treatment. A 2013 study found that among low-income LGBTQ folks, almost 4 in 10 had medical debt and more than 4 in 10 reported postponing medical care due to costs. Routine medical care is necessary for transgender-related healthcare needs as well as HIV prevention.¹

Additionally, anti-LGBTQ bias and structural, systemic oppression lead to a disproportionate incidence of mental health disorders in LGBTQ individuals. Research shows that lesbian, gay, and bisexual (LGB) youth are four times more likely, and questioning youth are three times more likely to attempt suicide than their straight peers.² Nearly half of young transgender people have seriously thought about taking their lives, and one-quarter report having made a suicide attempt.³ Young people who experience family rejection based on their sexual orientation, including being subjected to conversion therapy, face severe health risks. Research

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¹ Center for American Progress. (2013). LGBT Communities and the Affordable Care Act: Findings from a National Survey.

² CDC, "Sexual Identity, Sex of Sexual Contacts, and Health-Risk Behaviors Among Students in Grades 9-12."

³ Arnold H. Grossman & Anthony R. D'Augelli, *Transgender Youth and Life-Threatening Behaviors*, 37(5) *SUICIDE LIFE THREAT BEHAV.* 527 (2007).

reveals that LGB young adults who report higher levels of family rejection during adolescence are 8.4 times more likely to report having attempted suicide, 5.9 times more likely to report high levels of depression, 3.4 times more likely to use illegal drugs, and 3.4 times more likely to report having engaged in unprotected sexual intercourse compared with peers from families that reported no or low levels of family rejection.⁴

In addition to this disproportionate incidence, LGBTQ youth similarly lack access to quality and affirming mental health care, further exacerbated by poverty and racism. The COVID-19 pandemic has only entrenched these barriers to access.⁵ Last year, The Trevor Project reported that overall, more than half (54%) of LGBTQ youth have reported wanting mental health services but were unable to obtain it within the past year.⁶ That same report highlighted that the most common barrier was concerns incurring healthcare costs.⁷

In our 2016 state-wide needs assessment of LGBTQ Marylanders, healthcare access was one of the top priorities. Additionally, a recent national study on LGBTQ policy priorities including healthcare as the number one top priority.⁸

To this effect, SB0514, and protect low and middle-income households from punitive medical debt lawsuits that contribute to barriers in accessing healthcare for LGBTQ folks.

FreeState Justice strongly urges the Committee to issue a favorable report on SB0514.

Thank you for the opportunity to comment on this critical legislation, and please do not hesitate to contact us if we can be of further assistance.

Sincerely,



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Executive Director

⁴ Caitlyn Ryan et al., "Family Rejection as a Predictor of Negative Health Outcomes in White and Latino Lesbian, Gay, and Bisexual Young Adults," 123 *PEDIATRICS* 346 (2009).

⁵ Bowleg, L. (2020). *We're Not All in This Together: On COVID-19, Intersectionality, and Structural Inequality.* *American Journal of Public Health*, 110 (7), 969-970.

⁶ Green, A.E., Price-Feeney, M. & Dorison, S. (2020). *Breaking Barriers to Quality Mental Health Care for LGBTQ Youth.* New York, New York: The Trevor Project.

⁷ Ibid

⁸ Whitman Insight Strategies. *LGBTQ in America Survey.* (2019).
<https://assets.documentcloud.org/documents/6175837/Withman-Insight-Strategies-LGBTQ-in-America.pdf>