



Testimony
Medical Debt Protection Act of 2021, SB514
Position: FAVORABLE

To the Senate Finance Committee,

My name is Corey Gaber and I'm a Baltimore City resident, a middle school ELA educator, a Vice President on the Baltimore Teachers Union Executive Board, and a member of the End Medical Debt Maryland Coalition. I enthusiastically support the Medical Debt Protection Act (HB565/SB514).

This bill would protect low and middle-income households from punitive medical debt lawsuits. It will prohibit medical debt lawsuits for \$1000 or less, 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 as a City Schools educator I've seen first hand the impact on students when their families must choose between essential health care and going broke. It's hard to learn when your parents are stressed about an unnecessary lawsuit that could literally mean the difference between affording rent and food for the month, or not. I had a former student whose father was being sued by Johns Hopkins Hospital suddenly miss a lot of school days because he had to stay home and watch his baby sister while his dad dealt with the variety of appointments associated with the suit. In addition to being unnecessarily punitive these suits attempt to squeeze money out of folks who are already broke, and so they don't even achieve their intended goal, and bring a host of harmful side effects.

On behalf of the 7000+ members of the Baltimore Teachers Union, and the families we serve, I respectfully urge the Committee to issue a favorable report on the Medical Debt Protection Act. Thank you.

Sincerely,

Corey Gaber

Elementary Schools VP on the Baltimore Teachers Union Executive Board
Email: cbgaber@gmail.com
Phone: 410-458-3820