



To the Health & Government Operations Committee / Senate Finance Committee,

My name is Maedi Tanham Carney, and I am the Executive Director of Integrated Living Opportunities and we support individuals with disabilities in Montgomery County. In addition, I am a member the End Medical Debt Maryland Coalition. I support the Medical Debt Protection Act (SB565/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 of the following reasons:**

- COVID19 has made this legislation even more necessary
- No one should have to choose between their health and their home
- The median debt for medical debt lawsuits is just \$944. That is an added expense many working and middle-income families cannot afford – but hospitals that receive millions of dollars in tax breaks and grant funding can
- Wages should not be garnished for medical debt. When a working person's wages are seized, it becomes harder to afford necessities like rent or mortgage payments and transportation

I respectfully urge the Committee to issue a favorable report on the Medical Debt Protection Act. Thank you.

Sincerely,

Maedi Tanham Carney

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