



Feb 23, 2021

Testimony on HB0514
Health Facilities - Hospitals - Medical Debt Protection
Senate Finance Committee

Position: Favorable

I'm writing to you today as an elder ally of Sunrise Movement Baltimore, a youth-led movement to stop climate change and create millions of good jobs in the process. As an organization, we are also a member of the End Medical Debt Maryland Coalition.

I am writing to urge your support for the Medical Debt Protection Act (HB565/SB514). While medical debt might seem like an issue that is far afield from the climate crisis, the reality is these two problems are breathing down each other's necks.

Time and time again, our country, our state and our cities have chosen to place profits over people. The COVID pandemic has laid bare the structural economic inequities we have accepted for too long, along with the ways our policies around health care and paying for it -- who pays for it, and how -- reinforce and compound harms to those who already have least access to resources: low-income residents and communities.

These are often the same folks who will be hit first, worst and hardest by the effects of climate change. Structural economic injustices, like a system that allows a hospital to sue low-income patients for amounts owed of less than \$1,000, are a symptom of a society that is also not prepared for the health and economic challenges of climate change, which have already begun to hit Americans across the country and right here in Baltimore. The recent deep freeze and massive power failures in Texas are just one more instance of the effects of climate change -- a jet stream destabilized by Arctic warming allowing unusually cold air to reach a part of the country that would "normally" be out of reach -- compounded by failures of government to invest properly in the best interests of the people of Texas and require corporations to do the same in the operations of their businesses.

Addressing this unjust medical debt problem now would correct an unethical practice that we have tolerated for too long, and would set a precedent for sound policies in the future that will help us weather challenges ahead.

I believe that the passing of this bill is essential because I do not want to live in a community where large health care institutions, including some with reputations for being among the best in the world, are given a pass on wrongly penalizing low-income patients, when systems have



been set up to assist with covering the cost of providing low-income patients' health care, expenses which none of us choose to take on.

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

Sincerely,

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