

Medical Debt Protection Act / SB514  
Written Testimony  
Position: **FAVORABLE**

To the Senate Finance Committee,

My name is Ren DeBrosse and I am a first-year student at Johns Hopkins University School of Medicine, District 46 Baltimore resident. I love this city so much that I decided to spend at least six years of my life here for my scientific and medical training with the Johns Hopkins institution. My relationship with the Middle East community has also grown in that time, as I have done work with the community and consider them family. I envision a future where medical care teams and communities work together to heal and it is with that vision that I support the Medical Debt Protection Act (HB565/SB514).

Part of the oath that medical students take upon entering our profession is that "I will remember that I do not treat a fever chart, a cancerous growth, but a sick human being, whose illness may affect the person's family and economic stability. My responsibility includes these related problems, if I am to care adequately for the sick." The system that physicians are asked to practice in, however, operates within a reality of cost of care and hospital bills that can pile up and follow a patient for life. I cannot in good conscience stand idly by while it remains legal for the hospital I am training to pursue my patients for unpaid debts. Wage garnishment, housing liens, and endless payment of interest on small medical debts all weigh on a patient's mental wellbeing as well as their ability to pursue more medical care in the future. I have heard community members say that an experience with debt has dissuaded them from pursuing the care they needed and added distrust of the medical institution that they should be able to lean on for support. How can healing take place if the very institution that claims to treat the patient, not a fever chart or cancerous growth, casts its own plague on the same patient?

With the idea of what can truly help people to heal in mind, I respectfully urge this committee to issue a favorable report on the SB514, the Medical Debt Protection Act.