

Medical Debt Protection Act / SB0514  
Official Testimony  
Position: **FAVORABLE**

To the Senate Finance Committee:

My name is Max Fisher, and I am a Baltimore City resident and a member of the End Medical Debt Maryland Coalition. I support the Medical Debt Protection Act (HB565/SB514).

Medical debt is one of the most insidious traps in which poor people find themselves. The median amount of medical debt in the state of Maryland is under \$1000. Even this relatively small amount of debt places a significant, and in some cases insurmountable burden on many working families. More than 3000 Maryland families have filed for bankruptcy due to medical debt over the last decade. Meanwhile, hospitals in Maryland receive millions of dollars in state funding and tax breaks to provide charity care, much of which goes unspent. This bill will allow some of our most vulnerable neighbors to escape the predatory medical debt trap, while providing a financially responsible mechanism for doing so.

My personal story. My partner is within 2x the federal poverty line – the threshold below which this legislation is targeted. Two years ago, a case of bad luck landed her in the ER. Medical debt soon followed. Over the course of time, we were able to pay off her bills through good fortune in employment. But it was bad luck that put her in debt, and I often think about how bad luck in employment could have drowned her in debt. What precarity. The stress caused by even just the THREAT of this material harm negatively impacted our lives, and we were the lucky ones. Many are not so lucky. This bill removes such luck from the equation, and it cannot come soon enough for those already afflicted with medical debt and those who do not yet know that they will become victims of this predatory system.

I respectfully urge this committee to issue a favorable report on the HB565/SB514, the Medical Debt Protection Act.

Sincerely,

Max Fisher

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