

Baltimore County Council Chair, Mr. Julian Jones
Testifying on the Medical Debt Protection Act, HB565/SB514

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

My name is Mr. Julian Jones and I proudly serve as the Chairman of the Baltimore County Council. I support the Medical Debt Protection Act (SB565/SB514). This urgent legislation will prohibit medical debt lawsuits for \$1000 or less, require income-based repayment plans, cap interest rates at 1.5%, and prevent wage garnishments and liens on homes over medical debt.

The Medical Debt Protection Act will protect low and middle-income households from punitive medical debt lawsuits in Baltimore County and statewide. In Baltimore County, 40% of households can't afford to make ends meet according to the 2020 United Way's ALICE report. Over the past ten years, hospitals have filed 32,617 lawsuits against Baltimore County residents to collect on medical debts. The median amount owed was \$928 and of these lawsuits, 9,016 resulted in wage or property garnishments.

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

Sincerely,

Julian Jones
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