

VANESSA PIKLER, PH.D

February 12, 2021

To the House Health & Government Operations Committee,

My name is Vanessa Pikler, PhD, and I'm a Baltimore resident and a member of the End Medical Debt Maryland Coalition. I support the Medical Debt Protection Act (HB565/SB514).

This bill will protect low and middle-income households from punitive medical debt lawsuits. It will prohibit medical debt lawsuits for \$1000 or under, require income-based repayment plans, and prevent wage garnishments and liens on homes over medical debt. I believe that passing of this bill is essential because I work with patients who suffer with chronic medical illnesses. I see firsthand that the stress and trauma of being diagnosed with, and undergoing treatments for, medical illnesses is emotionally and psychologically challenging enough-- but when patients also have the added stressors/traumas of becoming homeless or having wages garnished due to unpaid medical bills the results can be catastrophic. The trauma of these situations not only affects the patient but also the patient's families. When children of these patients suffer by virtue of becoming homeless or experience food scarcity or other related issues secondary to medical debt their own health can suffer. This constitutes a terrible but preventable cycle. I would like to end the generations of health and psychological trauma by passing this bill.

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

Sincerely,



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