

Medical Debt Testimony

My name is Cherquira Whitley and I am a resident of Montgomery county Maryland and 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 1,000 or under based repayment plans, prevent wage garnishments and liens on homes from medical debt. I believe passing of this bill is essential because a family should never face choosing their health over money. Here is my own personal experience with this issue.

On February 12, 2017 my adult autistic son was experiencing a meltdown that was putting his life and others at risk. I made the decision to place him in a safe environment while getting his medication readjusted. At this moment, I felt that this was a wise decision (to seek professional help for violent aggressive behavior that is very common with individuals with autism). At this time, my son was insured by Kaiser Permanente and was being treated by one of their doctors. After sitting in the emergency room for 12 hours, he was finally admitted to " Shady Grove Adventist Behavioral Health" units on February 13th at 3am. He was evaluated by Kaisers doctors and was released shortly after, on February 13th. On that same day at 1pm, I received a call from one of the hospitals social worker and was told that he was being discharged. The social worker (Jessica) was very rude and told me that they did not know what to do with him. She responded by replying that they would put him in cab or I can come pick him up (my son is a severely autistic adult) . I responded by picking him up from the facility. When I arrived, I was told by the health care team that they could do nothing for him and Kaiser Permanente was not going to cover his treatment or stay. At this time, my son was clearly mentally unstable and was refusing to leave the facility. Further, I did not know what else to do. I felt that I had no other choice but to bring him home, even though he was showing that he was not stable. I immediately asked to speak to someone about the poor decision and I was directed to speak to Dr. Brown. As I was speaking to him about my concerns, he took what I was saying with a grain of salt. After being dismissed by the doctor, security workers proceeded by forcefully bringing my son outside with no shoes or socks, dressed in sweatpants, a t-shirt and continued to carry him out in 32 degree weather, while he cried and fought the workers. During this poor treatment of my son, I was disgusted in the way this problem was handled. I felt hopeless, scared and hurt for my son. While he was being literally thrown out of the hospital (because we could not afford him to stay). While this was going on, security were stopped by head of security. This man clearly saw that this was inhumane treatment and it was dangerous to take him home while in this condition. My son was welcomed back in the hospital, while given a patient advocate. Through his advocate (Natalie), we pushed for insurance to review his case and to treat him for his violent aggressive behavior. He then was readmitted, reevaluated and treated for a week. Overall, my testimony demonstrates that hospitals will choose money over a person's right to be properly medically treated. As a human being, no one should be treated poorly or not treated at all because they cannot afford to cover medical expenses. In closure, this is why I believe this bill should be passed.

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