



# International Brotherhood of Electrical Workers

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## TESTIMONY IN SUPPORT OF HB 565 HEALTH FACILITIES-HOSPITALS-MEDICAL DEBT PROTECTION FEBRUARY 16, 2021

To: Hon. Shane Pendergrass, Chair, and members of the Health and Government Operations Committee

From: Tom Clark, Political Director, IBEW Local 26

Madam Chair and members of the committee, please join me in my enthusiastic **support** of HB 565. I ask this not as member of the area's largest labor union, but as a Maryland citizen. A citizen who cares for the well-being of those lives that have been turned upside down by the despicable practices of debt collectors hired by hospitals. As leaders of the state, we can do better for our citizens, we must do better!

This practice of tearing someone's life apart for an average of \$900 is not acceptable and must stop now! Hospitals receive millions in tax breaks from the state, yet the same working citizens that pay taxes to our state are being hounded and sued by these same lucrative healthcare facilities. Marylanders should not have to choose between their health and their home. As a representative of working people, it crushes me that a person that works 50 hours a week can still lose their home because of a health issue. Covid-19 has magnified this problem, as people are either stricken by this pandemic or quarantined as a precaution, losing valuable work hours. If HB 565 passes it will prevent hospitals from putting liens on people's homes, as well as preventing wage garnishment against the working people of our state. This bill also mandates a repayment plan does not exceed 5% of an individual's monthly income and a cap on interest rates of 1.5%.

I salute Delegate Lorig Charkoudian for a bill that shows compassion and reasonable provisions for debt collecting during a person's health crisis. I also commend National Nurses United and SEIU 1199 who have enlightened me and so many others to this problem and to this smart, caring solution.

In conclusion, I ask that you vote **favorably** on HB 565. Please pass this bill, make Maryland a state cares for those in their time of need. Please **support** the Medical Debt Protection Act.

Sincerely,

Tom Clark

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