



2/12/21

Housing Our Neighbors
Testimony in support of HB 565/SB 514

Housing Our Neighbors is a Baltimore based, homeless-led, grassroots group that advocates for safe, affordable housing for all and the humane treatment of people experiencing homelessness in shelters and encampments.

We support the Medical Debt Protection Act. Low- and middle-income households should be protected from putative medical debt lawsuits and predatory billing.

Currently, wages can be garnished for medical debt, lowering the amount of money households have available to pay for their housing needs. Persons owning less than \$1,000 can currently have liens placed on their homes for hospital billing medical debt. This is wrong.

We believe that no one should have to choose between their health and keeping their home. The Medical Debt Protection Act would protect people by requiring that hospitals develop a repayment plan that does not exceed 5% of the individual's monthly income. Additionally, hospitals would be prohibited from suing for medical debt under \$1,000.

Please pass this important legislation in order to protect the homes and the future of Maryland's workers.