



Metropolitan Washington Council, AFL-CIO

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HB 565 - Medical Debt Protection Act **Health and Government Operations Committee** **February 16, 2021** **SUPPORT**

To: Chairwoman Delegate Shane E. Pendergrass and Health and Government Operations Committee

On behalf of our 150,000 union members affiliated with the Council throughout Metropolitan Washington D.C., including about 110,000 residents in Calvert, Charles, Montgomery, Prince George’s, and St. Mary’s counties, we thank you for the opportunity to provide written testimony in support of House Bill 565. This bill is important to the quality of life for working people in Maryland and is especially needed in this time of economic uncertainty.

The workers we represent include skilled tradesmen, healthcare workers, transit operators, grocery store workers, and school personnel, among many others. We believe that the passage of this bill is essential because no one should have to choose between their health and their finances. The illnesses we do not prevent now will cost us all more in the end.

This bill would prohibit liens on homes, the garnishment of wages, and require finding reasonable alternatives to lawsuits for debt under \$1,000, all current practices that significantly negatively affect the quality of life for working people. The median for medical debt lawsuits is \$944, which might not seem burdensome but, in many cases, makes workers’ ability to pay their rent or mortgage or even to buy food an unnecessary challenge and a financial injustice. We also know that the patients who are most likely to be sued are essential workers. Garnishing the wages of essential workers, especially during a pandemic, is patently ridiculous and unacceptable.

Finally, by mandating hospitals to develop a repayment plan that does not exceed 5% of the individual’s monthly income, we can end this nightmare and make our healthcare laws work for and protect working people.

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

In Solidarity,
Dyana Forester

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