



**COUNTY COUNCIL OF BALTIMORE COUNTY  
COURT HOUSE, TOWSON, MARYLAND 21204**

**IZZY PATOKA  
COUNCILMAN, SECOND DISTRICT  
COUNCIL2@BALTIMORECOUNTYMD.GOV**

**COUNCIL OFFICE: 410-887-3385  
FAX: 410-887-5791**

February 10, 2021

To the Health & Government Operations Committee / Senate Finance Committee,

My name is Councilman Izzy Patoka. I proudly serve the 2<sup>nd</sup> District Baltimore County, and I support the Medical Debt Protection Act (HB565/SB514). This urgent legislation will prohibit medical debt lawsuits for \$1000 or less, require income-based repayment plans, cap interest rates at 1.5%, and prevent wage garnishments and liens on homes over medical debt.

The Medical Debt Protection Act will protect low and middle-income households from punitive medical debt lawsuits in Baltimore County and statewide. In Baltimore County, 40% of households can't afford to make ends meet according to the 2020 United Way's ALICE report. Over the past ten years, hospitals have filed 32,617 lawsuits against Baltimore County residents to collect on medical debts. The median amount owed was \$928 and of these lawsuits, 9,016 resulted in wage or property garnishments.

I believe that the passing of this bill is essential to keep healthcare equitable, accessible, and affordable, without impacting a person's credit.

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

Sincerely,

Councilman Izzy Patoka  
Baltimore County  
410-887-3385