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# 2021 Legislative Wrap-Up

— Marceline White, Executive Director,  
Maryland Consumer Rights Coalition —

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# Maryland Consumer Rights Coalition

Mission: To advance economic rights and financial inclusion through research educations, advocacy, and direct service.

Our people-powered coalition of organizations, supporters, and members works to address systemic issues by changing policies at the root level.

Our work includes: innovative research to document problems-focus on financial products & services; consumer education and awareness raising, policy advocacy, fair housing outreach, testing, and enforcement; and tenant prevention support as well as help older adults with tax credits, benefits check-ups, and coaching & counseling. Assisted 500 tenants this year, saved \$350,000 in tax credits and savings.

# How it started: Our 2021 Legislative Agenda



# How It's Going: 2021 Legislative Wrap Up



## 2021

### LEGISLATIVE WRAP UP

#### STUDENTS' RIGHTS



HB216/SB155 removes barriers for students needing to access the Unaccompanied Homeless Youth Tuition waiver. Students experiencing homelessness will now be better able to access higher education.

MORE THAN  
**20%**  
OF  
COLLEGE  
STUDENTS

The Hunger Free Campus bill (HB891/SB767) will help end food insecurity on college campuses, helping the more than 20% of college students in need of food assistance.



HB768 creates a Community Choice Energy Pilot Program in Montgomery County that will reduce energy costs and benefit low-income households.

#### CONSUMER PROTECTIONS



HB852 establishes an office and funding for a Homeowner Protection Program and Ombudsman which will ensure no homeowner will lose their home to tax sale.



WITH THE STRONGEST  
**Medical Debt**  
PROTECTIONS

#### THE MEDICAL DEBT PROTECTION ACT (HB565/SB514)

- ✓ ensures that patients who qualify for free or reduced-cost care cannot have their wages garnished because of a hospital medical debt
- ✓ ensures that a hospital may not place a lien on a patient's home
- ✓ puts a one year moratorium on all lawsuits from hospitals on medical debt until January 2022
- ✓ develops a working group to establish income based repayment plans for patients with medical debt



#### FAIR HOUSING AND TENANTS RIGHTS

HB90/SB687 strengthens Maryland's commitment to affirmatively further fair housing by creating proactive steps that deconcentrate poverty, combat discrimination and segregation, increase opportunities, and create more diverse communities.



# Medical Debt Protection Act (HB565/SB514)

Bill Status:

(HB565/SB514) passed the House & Senate unanimously

Governor Hogan has not signed the bill but there is no veto threat and we anticipate that he will sign it or let it pass without his signature

Multi-faceted campaign including legislative advocacy, coalition-building & coalition coordinator, statewide polling, an economic study of effect of banning lawsuits at certain thresholds, research, personal testimony, and grassroots, social, and earned media

# What the Medical Debt Protection Act Does

**Expands timeline to qualify for free & reduced-cost care**-240 days after initial bill if circumstances change for patient/family

**Annual report by each hospital on debt collection activity publicly posted**

**Prohibit reporting to consumer reporting agency for 180 days after initial bill**

**No interest or fees on debt for patients who qualify for free & reduced-cost care**

**HSCRC will develop guidelines for hospitals income-based repayment plan** -plan will be installment plan no more than .5% of patient's gross monthly income.

**De facto moratorium on medical debt lawsuits**-no legal action until hospital has established & implemented payment plan policy -earliest Jan. 2022

# What Medical Debt Protection Act Does

**Affidavit from hospital** prior to initiating debt collection action or delegating to debt collector that 'good faith' effort was made on payment plans

**Report adverse information**-no reporting if patient was eligible for free or reduced-cost care

**Adverse information**-not allowed if appeal underway

**No liens** on patient's primary residence but can pursue estate

**No body attachments** -cannot be requested for medical debts

**No wage garnishment**-for patients eligible for free or reduced-cost care

# Next Steps

Coalition is committed to continuing to work on legislation. Ideas for next year:

Multiple bills (it's an election year)

1. Prohibition on lawsuits for medical debts \$1000 or under-force the vote
2. Restore some language that was stripped out of this bill-reinstate reduced-cost care throughout, expand ban on home lien to include estate
3. Require hospitals to separate charity care and bad debt
4. Work around establishment of income-based repayment plan
5. Looking at debt collection contracts at hospitals
6. Look at surprise billing, ambulance care
7. Bill out coalition work in key districts to bring legislation in 2023



# To Be Continued ...

Questions?

Thanks!

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# Other legislation

## **Students Rights**

Hunger Free Campuses

Support for formerly  
homeless & foster youth

## **Fair Housing & Homeownership Preservation**

Affirmatively Furthering Fair  
Housing

Tax Sale Ombudsman

HOTC additional credits