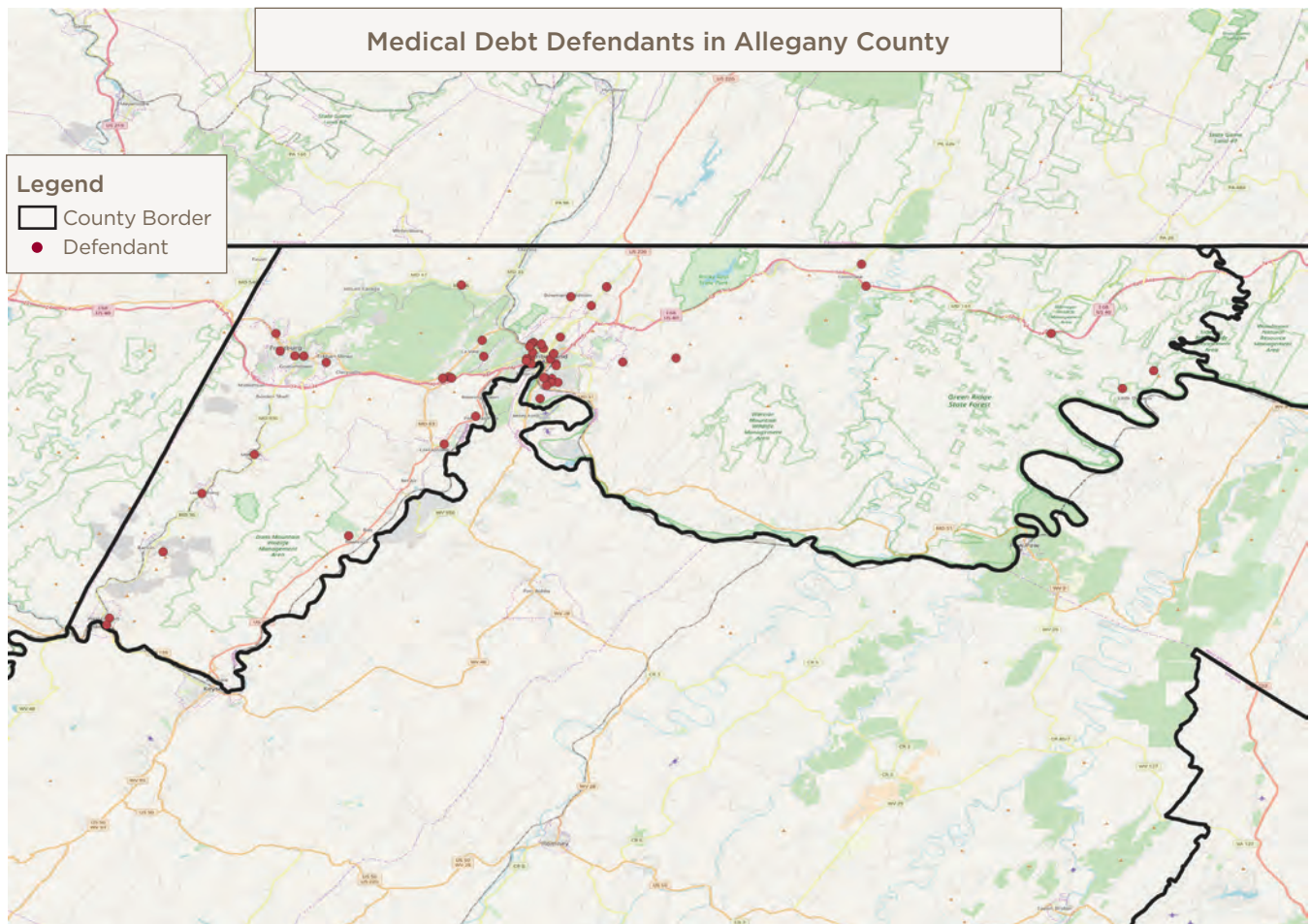


# ALLEGANY COUNTY MEDICAL DEBT LAWSUITS 2009 – 2018

## Medical Debt Lawsuits Filed Against County Residents<sup>1</sup>

|  |              |
|--|--------------|
| Total medical debt lawsuits  | 62           |
| Total amount of medical debt sought through lawsuits   | \$240,945.34 |
| Median amount of medical debt per lawsuit (meaning half the lawsuits were for less and half were for more) | \$1,306.50   |
| Total cases involving wage and property garnishments   | 4            |
| Total amount sought through garnishments   | \$6,249.08   |

## Where Medical Debt Lawsuit Defendants Live



## Hospitals Filing Medical Debt Lawsuits Against County Residents

| Hospital Name   | System                                | Total Lawsuits | Amount           | Median Amount  | Garnishment Total | Garnishment Amount |
|---|---------------------------------------|----------------|------------------|----------------|-------------------|--------------------|
| University of Maryland Medical Center                             | University of Maryland Medical System | 19             | \$131,020        | \$2,406        | 1                 | \$1,143            |
| Meritus Medical Center  |                                       | 13             | \$29,596         | \$1,718        |                   |                    |
| Mercy Medical Center  |                                       | 6              | \$4,884          | \$678          |                   |                    |
| Johns Hopkins Hospital  | Johns Hopkins Health System           | 4              |                  |                |                   |                    |
| MedStar Union Memorial Hospital                                   |                                       | 3              | \$4,297          | \$1,397        | 1                 | \$2,900            |
| Sinai Hospital of Baltimore                                       | LifeBridge Health                     | 3              | \$8,164          | \$745          |                   |                    |
| Greater Baltimore Medical Center                                  |                                       | 2              | \$2,495          | \$1,248        | 1                 | \$1,637            |
| University of Maryland Rehabilitation & Orthopaedic Institute     | University of Maryland Medical System | 2              | \$20,567         | \$10,284       |                   |                    |
| Anne Arundel Medical Center                                       |                                       | 1              | \$4,431          | \$4,431        |                   |                    |
| Johns Hopkins Bayview Medical Center                              | Johns Hopkins Health System           | 1              | \$29,420         | \$29,420       |                   |                    |
| Johns Hopkins Howard County General Hospital                      | Johns Hopkins Health System           | 1              |                  |                |                   |                    |
| MedStar Franklin Square Medical Center                            | MedStar Health                        | 1              | \$569            |                | 1                 | \$569              |
| MedStar Harbor Hospital   | MedStar Health                        | 1              | \$830            | \$830          |                   |                    |
| Northwest Hospital  | LifeBridge Health                     | 1              | \$1,867          | \$1,867        |                   |                    |
| Saint Agnes Healthcare  | Ascension Healthcare                  | 1              | \$1,351          | \$1,351        |                   |                    |
| University of Maryland Baltimore Washington Medical Center        | University of Maryland Medical System | 1              |                  |                |                   |                    |
| University of Maryland Harford Memorial Hospital                  | University of Maryland Medical System | 1              | \$1,453          | \$1,453        |                   |                    |
| University of Maryland Medical System (only system info reported) | University of Maryland Medical System | 1              |                  |                |                   |                    |
| <b>Total</b>  | <b>62</b>                             | <b>62</b>      | <b>\$240,945</b> | <b>\$1,307</b> | <b>4</b>          | <b>\$6,249</b>     |

## County Information<sup>2</sup>

| Total Population | Individuals Living in Poverty | Children Living in Poverty | Median Household Income | Individuals Without Health Insurance | Unemployed | White  | African American | Hispanic or Latino | Asian |
|------------------|-------------------------------|----------------------------|-------------------------|--------------------------------------|------------|--------|------------------|--------------------|-------|
| 65,030           | 10,916                        | 2,877                      | \$42,771                | 3,979                                | 2,853      | 60,859 | 1,620            | 848                | 549   |

## Medical Debt Lawsuits Victimize Low-Wage Workers

Top three private-sector employers for wage garnishment victims:

- Bath & Body Works
- Penmac Staffing Services Inc.
- Alliant Tech Systems Inc.

## Medical Debt Lawsuits Victimize Public Workers

Top three public-sector employers for wage garnishment victims:

- Public Schools
- State of Maryland
- Federal Government Agencies

## Share of County Residents with Medical Debt in Collections<sup>3</sup>

- Overall: 27%
- White communities: 26%
- Communities of color: NA

### Executive Compensation for Top Hospitals Suing County Residents: Last Five Years<sup>4</sup>

| Hospital Name                         | System                                | Total Executive Compensation | Number of Annual Payments to Executives | Number of Individual Executives | Number of Annual Payments More Than \$1 Million | Total Number of Payments That Put Executives in Maryland's Top 1% |
|---------------------------------------|---------------------------------------|------------------------------|---|---------------------------------|---|---|
| Johns Hopkins Hospital                | Johns Hopkins Health System           | \$124,919,403                | 196                                     | 56                              | 35  | 82  |
| MedStar Union Memorial Hospital       | MedStar Health                        | \$87,225,549                 | 90                                      | 28                              | 32  | 58  |
| University of Maryland Medical Center | University of Maryland Medical System | \$80,154,293                 | 79                                      | 26                              | 21  | 76  |
| Meritus Medical Center                |                                       | \$37,873,802                 | 96                                      | 40                              | 3   | 28  |
| Mercy Medical Center                  |                                       | \$35,296,181                 | 60                                      | 17                              | 4   | 40  |

### Net Income for Top Hospitals Filing Medical Debt Lawsuits in County: 2009 - 2018<sup>5</sup>

| Hospital Name                         | System                                | Total Operating Revenues | Net Income    |
|---------------------------------------|---------------------------------------|--------------------------|---------------|
| University of Maryland Medical Center | University of Maryland Medical System | \$12,606,743,000         | \$692,657,000 |
| Johns Hopkins Hospital                | Johns Hopkins Health System           | \$19,861,730,000         | \$609,011,000 |
| Mercy Medical Center                  |                                       | \$6,181,693,000          | \$170,419,000 |
| Meritus Medical Center                |                                       | \$2,925,273,483          | \$112,378,018 |
| MedStar Union Memorial Hospital       | MedStar Health                        | \$3,415,900,000          | \$109,137,371 |

## Profiting from Charity Rate Support<sup>6</sup>: Charity Rate Support Levels for the Top Hospitals Suing County Residents for Medical Debt, 2014 - 2018

| Hospital name                         | System                                | Charity Care Provided — Last Five Years | Charity Care Rate Support Total — Last Five Years | Charity Care Rate Support Surplus*: Last Five Years | Rank: Largest Surplus* of Charity Rate Support |
|---------------------------------------|---------------------------------------|---|---|---|--|
| Johns Hopkins Hospital                | Johns Hopkins Health System           | \$133,216,000                           | \$169,496,419                                     | \$36,280,419  | 1  |
| University of Maryland Medical Center | University of Maryland Medical System | \$179,526,226                           | \$205,952,948                                     | \$26,426,722  | 2  |
| MedStar Union Memorial Hospital       | MedStar Health                        | \$32,241,348                            | \$39,702,996                                      | \$7,461,647   | 7  |
| Meritus Medical Center                |                                       | \$26,239,837                            | \$27,128,163                                      | \$888,326   | 27   |
| Mercy Medical Center                  |                                       | \$91,368,182                            | \$91,732,422                                      | \$364,240   | 29   |

\*Amount received in excess of charity provided.

## Charity Care Denial Rates for the Top Hospitals Suing County Residents for Medical Debt: 2017 - 2018<sup>7</sup>

| Hospital name                         | System                                | Licensed Beds | Application for Financial Assistance Received | Application for Financial Assistance Approved | Application for Financial Assistance Denied | Percent Denied |
|---------------------------------------|---------------------------------------|---------------|---|---|---|----------------|
| Johns Hopkins Hospital                | Johns Hopkins Health System           | 1,154         | 1,747   | 928   | 819   | 46.90%         |
| University of Maryland Medical Center | University of Maryland Medical System | 751           | 1,707   | 1,237   | 470   | 27.50%         |
| Meritus Medical Center                |                                       | 257           | 4,564   | 3,473   | 1,091                                       | 23.90%         |
| Mercy Medical Center                  |                                       | 204           | 711   | 685   | 26  | 3.70%          |
| MedStar Union Memorial Hospital       | MedStar Health                        | 183           | 23,097  | 22,946  | 151   | 0.70%          |

## Endnotes

- 1 All data based on the following source except where noted: Analysis of the case records of the Maryland Judiciary, available here: Maryland Judiciary Case Search Disclaimer: <http://casesearch.courts.state.md.us/casesearch/inquiry-index.jsp>
- 2 U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates.
- 3 Debt in America: An Interactive Map. The Urban Institute. [https://apps.urban.org/features/debt-interactive-map/?type=auto&variable=autoopen\\_pct](https://apps.urban.org/features/debt-interactive-map/?type=auto&variable=autoopen_pct). Accessed 12/13/2019.
- 4 Source: Executive compensation was found on IRS Form 990 for appropriate years. Note: Multi-hospital systems often report the same executives on multiple 990 forms for individual hospitals.
- 5 Financial Information from audited financial reports, appropriate years.
- 6 Source: Maryland Health Services Cost Review Commission, Community Benefits Program, Maryland Hospital Community Benefit Financial Report: FY 2014 - 2018.
- 7 Source: Maryland Health Services Cost Review Commission, Annual Report of Revenue, Expenses, and Volumes, Supplemental Schedule VIII Debt Collection/Financial Assistance Report, <https://hsrc.state.md.us/Pages/ar-rev.aspx>