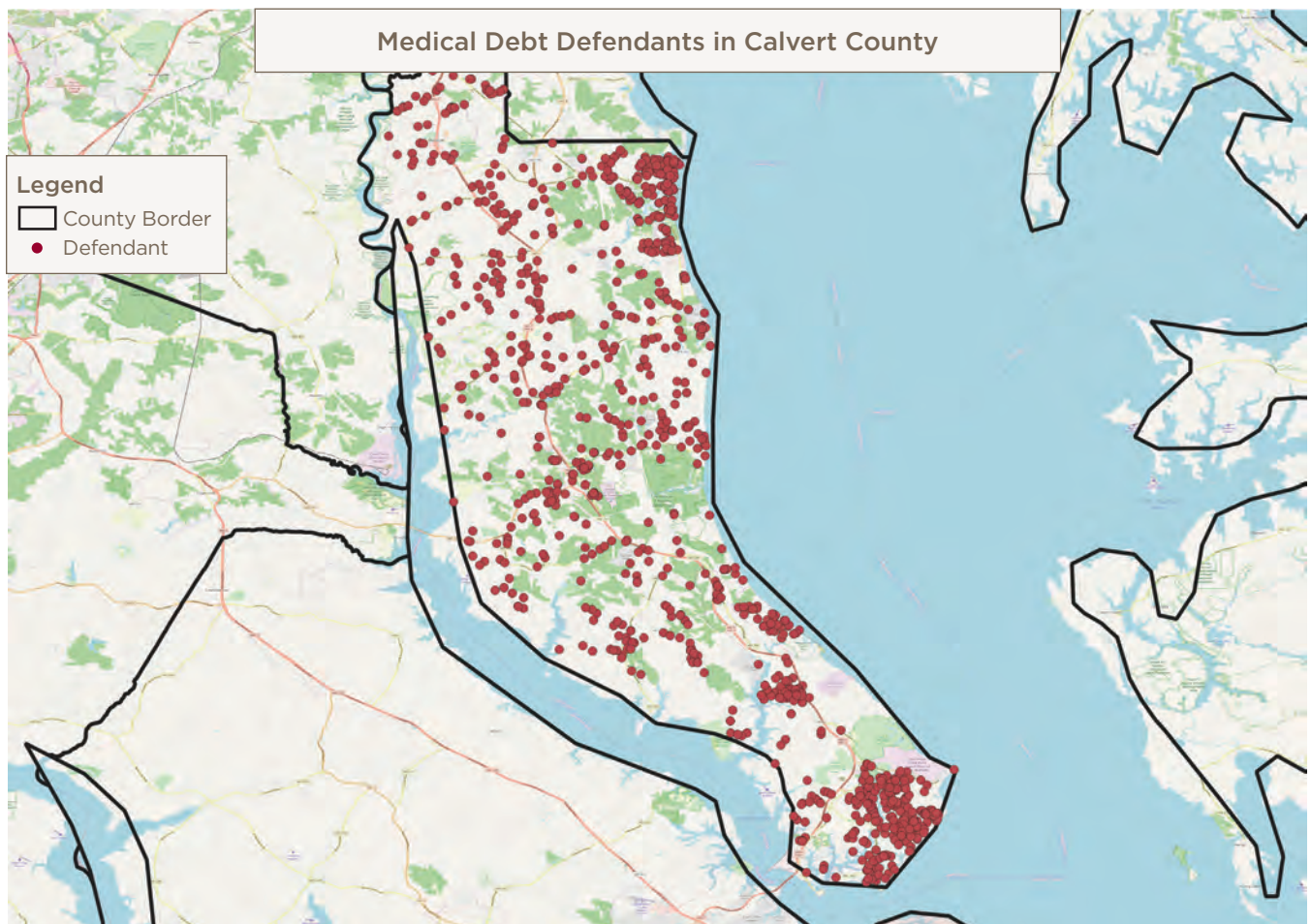


CALVERT COUNTY MEDICAL DEBT LAWSUITS 2009 – 2018

Medical Debt Lawsuits Filed Against County Residents¹

Total medical debt lawsuits	1,417
Total amount of medical debt sought through lawsuits	\$2,548,505
Median amount of medical debt per lawsuit (meaning half the lawsuits were for less and half were for more)	\$940
Total cases involving wage and property garnishments	229
Total amount sought through garnishments	\$427,373

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
CalvertHealth Medical Center		1,046	\$1,623,038	\$895	156	\$261,097
MedStar St. Mary's Hospital	MedStar Health	77	\$95,168	\$864	16	\$24,090
University of Maryland Medical Center	University of Maryland Medical System	54	\$233,857	\$2,264	9	\$39,816
MedStar Southern Maryland Hospital Center	MedStar Health	46	\$105,261	\$852	8	\$15,143
Anne Arundel Medical Center		32	\$205,272	\$4,892	7	\$39,194
University of Maryland Charles Regional Medical Center	University of Maryland Medical System	29	\$46,801	\$807	2	\$2,389
Johns Hopkins Hospital	Johns Hopkins Health System	26	\$32,842	\$1,313	5	\$8,970
Johns Hopkins Suburban Hospital	Johns Hopkins Health System	18	\$35,850	\$1,291		
University of Maryland Capital Region Health at Laurel Regional and Prince George's Hospital	University of Maryland Medical System	15	\$31,069	\$1,996	8	\$18,218
Mercy Medical Center		8	\$13,592	\$1,069	1	\$824
MedStar Union Memorial Hospital	MedStar Health	7	\$29,200	\$776	2	\$919
Holy Cross Hospital	Trinity Health	6	\$7,828	\$1,006	2	\$1,789
Johns Hopkins Bayview Medical Center	Johns Hopkins Health System	6	\$3,868	\$619	1	\$509
Peninsula Regional Medical Center		6	\$3,297	\$484	1	\$113
Sinai Hospital of Baltimore	LifeBridge Health	6	\$6,061	\$718	2	\$1,615
University of Maryland Rehabilitation & Orthopaedic Institute	University of Maryland Medical System	6	\$23,485	\$2,441		
MedStar Franklin Square Medical Center	MedStar Health	4	\$8,597	\$2,051	3	\$7,385
University of Maryland Baltimore Washington Medical Center	University of Maryland Medical System	4	\$4,542	\$1,131	2	\$3,342
University of Maryland Shore Medical Center	University of Maryland Medical System	4	\$7,743	\$799	1	\$445
Greater Baltimore Medical Center		3	\$1,327	\$519	2	\$1,069

Hospital Name	System	Total Lawsuits	Amount	Median Amount	Garnishment Total	Garnishment Amount
MedStar Harbor Hospital	MedStar Health	3	\$1,579	\$563	1	\$445
Atlantic General Hospital		2	\$383	\$191		
Johns Hopkins Howard County General Hospital	Johns Hopkins Health System	2	\$21,901	\$10,951		
MedStar Health (only system info reported)	MedStar Health	2	\$599	\$300		
Adventist HealthCare (only system info reported)	Adventist HealthCare	1	\$1,170	\$1,170		
Carroll Hospital Center	LifeBridge Health	1	\$-	\$-		
Doctors Community Hospital		1	\$915	\$915		
Saint Agnes Healthcare	Ascension Healthcare	1	\$1,827	\$1,827		
University of Maryland St. Joseph Medical Center	University of Maryland Medical System	1	\$1,432	\$1,432		
Total		1,417	\$2,548,505	\$940	229	\$427,373

County Information²

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
89,882	5,114	1,167	\$100,350	4,712	3,577	70,842	10,637	3,265	1,493

Medical Debt Lawsuits Victimize Low-Wage Workers

Top three private-sector employers for wage garnishment victims:

- Walmart
- Safeway
- BJs Wholesale

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 Collections³

- Overall: 13%
- White communities: 13%
- Communities of color: NA

Executive Compensation for Top Hospitals Suing County Residents: Last Five Years⁴

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%
University of Maryland Medical Center	University of Maryland Medical System	\$80,154,293	79	26	21	76
MedStar Southern Maryland Hospital Center	MedStar Health	\$72,872,613	64	24	20	35
MedStar St. Mary's Hospital	MedStar Health	\$57,472,375	68	23	7	37
Anne Arundel Medical Center		\$38,344,716	66	19	6	42
CalvertHealth Medical Center		\$18,495,224	61	22	1	6

Net Income for Top Hospitals Filing Medical Debt Lawsuits in County: 2009 - 2018⁵

Hospital Name	System	Total Operating Revenues	Net Income
University of Maryland Medical Center	University of Maryland Medical System	\$12,606,743,000.00	\$692,657,000
Anne Arundel Medical Center		\$5,904,222,000.00	\$161,933,000
MedStar St. Mary's Hospital	MedStar Health	\$1,410,237,991.00	\$88,542,767
CalvertHealth Medical Center		\$1,396,539,843.00	\$60,794,408
MedStar Southern Maryland Hospital Center	MedStar Health	\$2,184,984,300.00	(\$29,264,600)

Profiting from Charity Rate Support⁶: 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
University of Maryland Medical Center	University of Maryland Medical System	\$179,526,226	\$205,952,948	\$26,426,722	2
Anne Arundel Medical Center		\$20,253,154	\$23,649,709	\$3,396,555	13
MedStar St. Mary's Hospital	MedStar Health	\$13,164,421	\$16,134,544	\$2,970,123	15
CalvertHealth Medical Center		\$23,004,284	\$24,793,844	\$1,789,560	20
MedStar Southern Maryland Hospital Center	MedStar Health	\$16,646,289	\$17,583,088	\$936,799	26

*Amount received in excess of charity provided.

Charity Care Denial Rates for the Top Hospitals Suing County Residents for Medical Debt: 2017 - 2018⁷

Hospital name	System	Licensed Beds	Application for Financial Assistance Received	Application for Financial Assistance Approved	Application for Financial Assistance Denied	Percent Denied
CalvertHealth Medical Center*		74	366	121	245	66.90%
University of Maryland Medical Center	University of Maryland Medical System	751	1,707	1,237	470	27.50%
Anne Arundel Medical Center		415	945	762	183	19.40%
MedStar Southern Maryland Hospital Center	MedStar Health	182	9,738	9,643	95	1.00%
MedStar St. Mary's Hospital	MedStar Health	109	9,979	9,886	93	0.90%

*Only one year of data available.

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. 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>