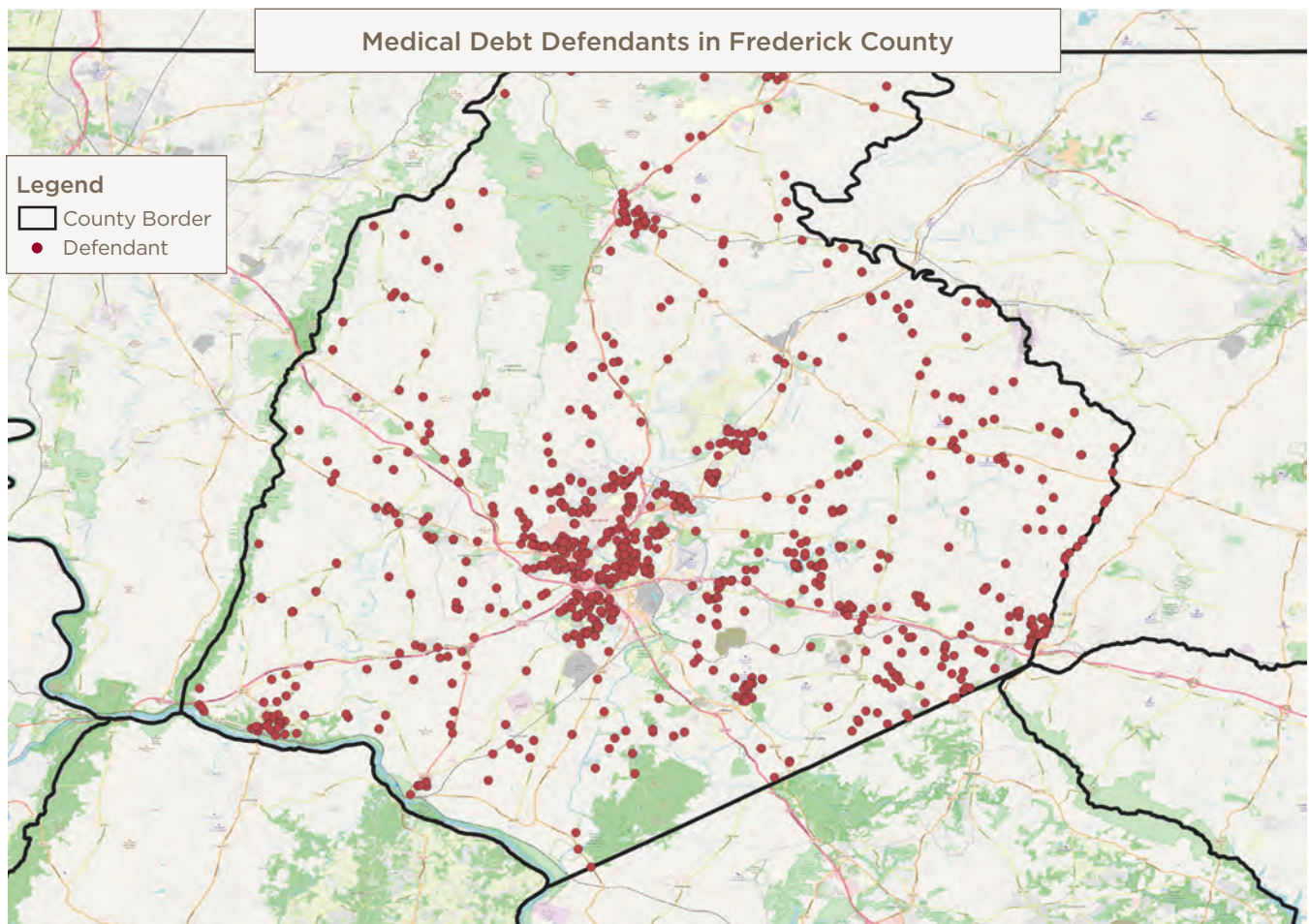


FREDERICK COUNTY MEDICAL DEBT LAWSUITS 2009 – 2018

Medical Debt Lawsuits Filed Against County Residents¹

| | |
|--|-------------|
| Total medical debt lawsuits | 1,184 |
| Total amount of medical debt sought through lawsuits | \$3,893,446 |
| Median amount of medical debt per lawsuit (meaning half the lawsuits were for less and half were for more) | \$1,238 |
| Total cases involving wage and property garnishments | 133 |
| Total amount sought through garnishments | \$498,164 |

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 |
|---|---------------------------------------|----------------|-------------|---------------|-------------------|--------------------|
| Johns Hopkins Suburban Hospital | Johns Hopkins Health System | 261 | \$546,647 | \$932 | 10 | \$21,284 |
| University of Maryland Medical Center | University of Maryland Medical System | 241 | \$1,528,795 | \$2,815 | 23 | \$213,311 |
| Carroll Hospital Center | LifeBridge Health | 117 | \$260,750 | \$1,059 | 12 | \$45,954 |
| Meritus Medical Center | | 116 | \$511,522 | \$2,152 | 24 | \$72,135 |
| Frederick Regional Health System | | 66 | \$180,893 | \$1,247 | 10 | \$31,782 |
| Johns Hopkins Hospital | Johns Hopkins Health System | 56 | \$164,746 | \$1,184 | 7 | \$11,441 |
| Sinai Hospital of Baltimore | LifeBridge Health | 54 | \$96,337 | \$946 | 5 | \$9,178 |
| Greater Baltimore Medical Center | | 45 | \$83,329 | \$977 | 9 | \$19,655 |
| MedStar Montgomery Medical Center | MedStar Health | 40 | \$119,766 | \$1,197 | 9 | \$24,711 |
| Johns Hopkins Howard County General Hospital | Johns Hopkins Health System | 30 | \$48,528 | \$1,119 | 6 | \$11,922 |
| Mercy Medical Center | | 27 | \$29,504 | \$894 | 4 | \$3,568 |
| Northwest Hospital | LifeBridge Health | 14 | \$25,920 | \$940 | 2 | \$2,301 |
| Holy Cross Hospital | Trinity Health | 13 | \$31,542 | \$956 | 2 | \$5,724 |
| University of Maryland Rehabilitation & Orthopaedic Institute | University of Maryland Medical System | 13 | \$23,260 | \$1,025 | 1 | \$6,369 |
| Adventist HealthCare (only system info reported) | Adventist HealthCare | 11 | \$53,213 | \$3,644 | | |
| MedStar Union Memorial Hospital | MedStar Health | 11 | \$17,078 | \$1,381 | 2 | \$7,264 |
| Peninsula Regional Medical Center | | 10 | \$11,363 | \$560 | | |
| Saint Agnes Healthcare | Ascension Healthcare | 8 | \$32,150 | \$819 | 1 | \$520 |
| University of Maryland Shore Medical Center | University of Maryland Medical System | 8 | \$22,033 | \$1,248 | | |
| Johns Hopkins Bayview Medical Center | Johns Hopkins Health System | 6 | \$12,924 | \$2,085 | 1 | \$4,059 |
| MedStar Franklin Square Medical Center | MedStar Health | 6 | \$6,333 | \$537 | 3 | \$3,636 |

| Hospital Name | System | Total Lawsuits | Amount | Median Amount | Garnishment Total | Garnishment Amount |
|--|---------------------------------------|----------------|--------------------|----------------|-------------------|--------------------|
| Atlantic General Hospital | | 5 | \$3,891 | \$618 | | |
| University of Maryland Medical Center Midtown Campus | University of Maryland Medical System | 4 | \$13,755 | \$3,351 | | |
| University of Maryland Capital Region Health at Laurel Regional and Prince George's Hospital | University of Maryland Medical System | 3 | \$5,141 | \$1,419 | 1 | \$2,742 |
| Adventist Healthcare Shady Grove Medical Center | Adventist HealthCare | 2 | \$4,284 | \$2,142 | 1 | \$610 |
| Anne Arundel Medical Center | | 2 | \$4,277 | \$2,138 | | |
| MedStar Good Samaritan Hospital | MedStar Health | 2 | \$802 | \$401 | | |
| MedStar Harbor Hospital | MedStar Health | 2 | \$587 | \$293 | | |
| University of Maryland Charles Regional Medical Center | University of Maryland Medical System | 2 | \$9,766 | \$4,883 | | |
| University of Maryland St. Joseph Medical Center | University of Maryland Medical System | 2 | \$2,926 | \$1,463 | | |
| CalvertHealth Medical Center | | 1 | \$9,874 | \$9,874 | | |
| MedStar Health (only system info reported) | MedStar Health | 1 | | | | |
| MedStar Southern Maryland Hospital Center | MedStar Health | 1 | \$1,088 | \$1,088 | | |
| MedStar St. Mary's Hospital | MedStar Health | 1 | | | | |
| Mt. Washington Pediatric Hospital | University of Maryland Medical System | 1 | \$826 | \$826 | | |
| University of Maryland Baltimore Washington Medical Center | University of Maryland Medical System | 1 | | | | |
| University of Maryland Medical System (only system info reported) | University of Maryland Medical System | 1 | \$29,594 | \$29,594 | | |
| Total | | 1,184 | \$3,893,446 | \$1,238 | 133 | \$498,164 |

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 |
|------------------|-------------------------------|----------------------------|-------------------------|--------------------------------------|------------|---------|------------------|--------------------|--------|
| 241,215 | 17,336 | 5,245 | \$88,502 | 13,021 | 6,974 | 180,660 | 21,515 | 21,209 | 11,024 |

Medical Debt Lawsuits Victimize Low-Wage Workers

Top three private-sector employers for wage garnishment victims:

- Carey International Inc
- State Farm
- E-Trade Insurance Services 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 Collections³

- Overall: 16%
- White communities: 15%
- 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 |
| Carroll Hospital Center | LifeBridge Health | \$49,766,303 | 94 | 35 | 11 | 33 |
| Johns Hopkins Suburban Hospital | Johns Hopkins Health System | \$45,245,523 | 81 | 32 | 7 | 32 |
| Meritus Medical Center | | \$37,873,802 | 96 | 40 | 3 | 28 |
| Frederick Regional Health System | | \$34,932,998 | 99 | 32 | 2 | 33 |

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 | \$692,657,000 |
| Johns Hopkins Suburban Hospital | Johns Hopkins Health System | \$2,722,053,000 | \$182,209,000 |
| Carroll Hospital Center | LifeBridge Health | \$2,595,252,000 | \$135,527,000 |
| Meritus Medical Center | | \$2,925,273,483 | \$112,378,018 |
| Frederick Regional Health System | | \$3,595,001,000 | \$67,711,000 |

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 |
| Johns Hopkins Suburban Hospital | Johns Hopkins Health System | \$19,442,300 | \$23,295,770 | \$3,853,470 | 10 |
| Carroll Hospital Center | LifeBridge Health | \$7,226,042 | \$10,084,486 | \$2,858,444 | 17 |
| Meritus Medical Center | | \$26,239,837 | \$27,128,163 | \$888,326 | 27 |
| Frederick Regional Health System | | \$50,842,000 | \$51,075,576 | \$233,576 | 31 |

*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 |
|---------------------------------------|---------------------------------------|---------------|---|---|---|----------------|
| Johns Hopkins Suburban Hospital | Johns Hopkins Health System | 230 | 688 | 374 | 314 | 45.6% |
| Carroll Hospital Center* | LifeBridge Health | 146 | 338 | 215 | 123 | 36.4% |
| University of Maryland Medical Center | University of Maryland Medical System | 751 | 1,707 | 1,237 | 470 | 27.5% |
| Meritus Medical Center | | 257 | 4,564 | 3,473 | 1,091 | 23.9% |
| Frederick Regional Health System* | | 272 | 1,267 | 7,273 | | 0.0% |

*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>