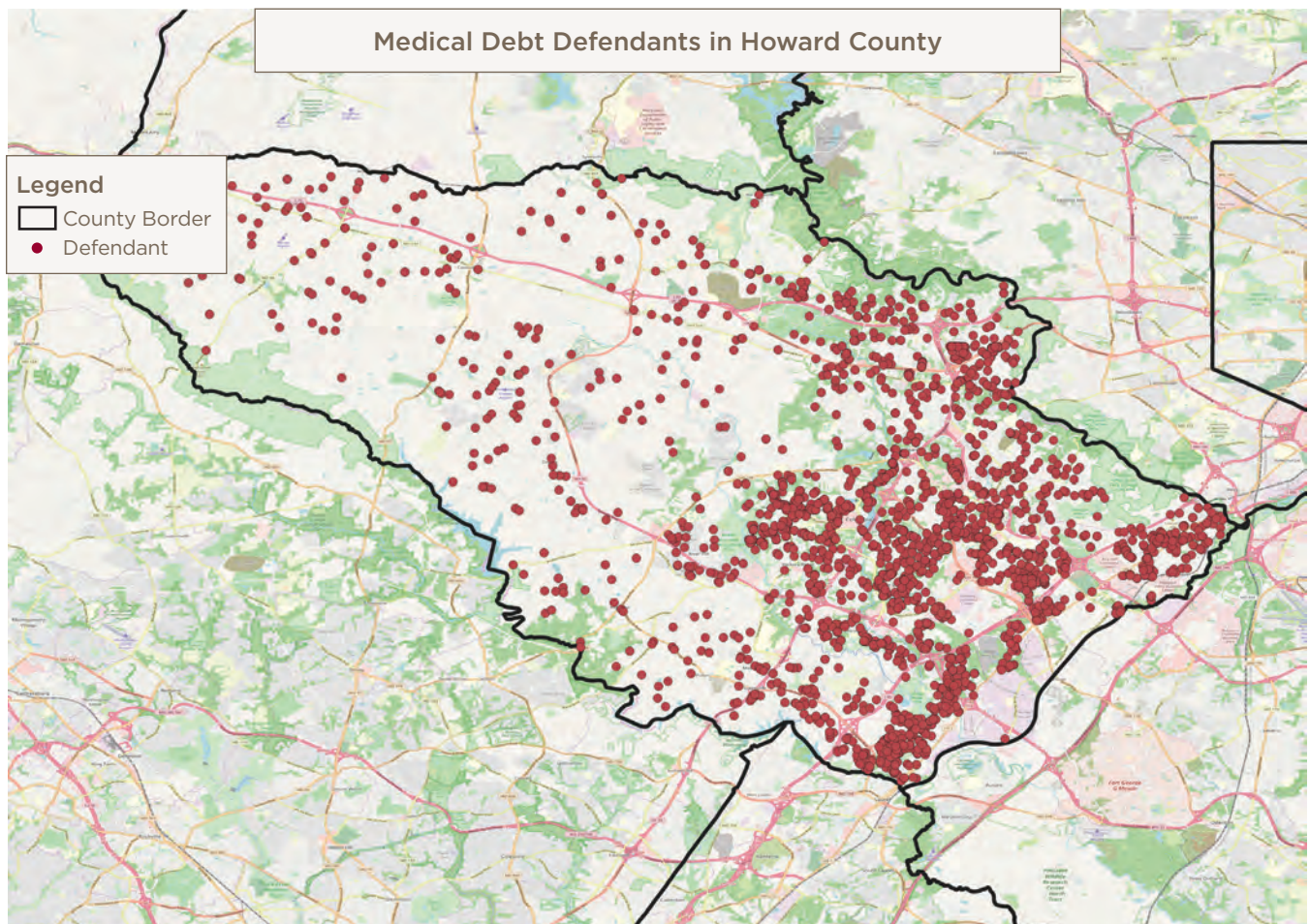


HOWARD COUNTY MEDICAL DEBT LAWSUITS 2009 – 2018

Medical Debt Lawsuits Filed Against County Residents¹

Total medical debt lawsuits	3,387
Total amount of medical debt sought through lawsuits	\$6,890,331
Median amount of medical debt per lawsuit (meaning half the lawsuits were for less and half were for more)	\$1,133
Total cases involving wage and property garnishments	701
Total amount sought through garnishments	\$1,285,884

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 Howard County General Hospital	Johns Hopkins Health System	1,239	\$2,163,593.86	\$1,038.75	317	\$573,201.89
University of Maryland Medical Center	University of Maryland Medical System	372	\$1,577,136.50	\$2,621.31	35	\$112,543.05
Greater Baltimore Medical Center		282	\$360,389.82	\$750.13	70	\$95,931.77
Saint Agnes Healthcare	Ascension Healthcare	267	\$430,221.57	\$954.75	51	\$76,327.86
Sinai Hospital of Baltimore	LifeBridge Health	176	\$291,305.75	\$1,030.63	41	\$73,708.98
Johns Hopkins Hospital	Johns Hopkins Health System	172	\$344,850.53	\$1,438.41	27	\$65,443.83
Johns Hopkins Suburban Hospital	Johns Hopkins Health System	113	\$273,035.65	\$967.50	1	\$5,698.99
Northwest Hospital	LifeBridge Health	108	\$160,302.21	\$867.50	27	\$28,238.32
Mercy Medical Center		98	\$97,736.49	\$798.40	15	\$16,875.56
University of Maryland Capital Region Health at Laurel Regional and Prince George's Hospital	University of Maryland Medical System	94	\$173,423.88	\$1,346.29	43	\$74,015.00
Carroll Hospital Center	LifeBridge Health	71	\$173,414.27	\$1,177.48	6	\$14,647.33
University of Maryland Rehabilitation & Orthopaedic Institute	University of Maryland Medical System	66	\$230,692.06	\$1,469.44	7	\$17,317.67
MedStar Harbor Hospital	MedStar Health	48	\$93,809.42	\$1,263.40	13	\$25,437.27
MedStar Montgomery Medical Center	MedStar Health	42	\$87,240.68	\$1,404.39	3	\$3,893.82
MedStar Union Memorial Hospital	MedStar Health	34	\$72,176.13	\$928.97	7	\$39,111.36
Johns Hopkins Bayview Medical Center	Johns Hopkins Health System	31	\$47,010.27	\$892.30	4	\$10,084.23
University of Maryland Baltimore Washington Medical Center	University of Maryland Medical System	24	\$23,412.23	\$708.65	11	\$11,001.32
University of Maryland Medical Center Midtown Campus	University of Maryland Medical System	23	\$33,292.60	\$1,316.91	1	\$991.22
MedStar Franklin Square Medical Center	MedStar Health	19	\$22,762.59	\$1,023.21	6	\$5,963.49
Holy Cross Hospital	Trinity Health	18	\$59,667.92	\$1,202.40		

Hospital Name	System	Total Lawsuits	Amount	Median Amount	Garnishment Total	Garnishment Amount
MedStar Good Samaritan Hospital	MedStar Health	13	\$15,558.68	\$1,407.04	2	\$3,794.51
Peninsula Regional Medical Center		10	\$8,582.70	\$701.22	3	\$4,180.82
University of Maryland Shore Medical Center	University of Maryland Medical System	10	\$9,555.48	\$526.01	1	\$483.39
Anne Arundel Medical Center		7	\$43,700.57	\$4,178.21	2	\$5,683.55
University of Maryland St. Joseph Medical Center	University of Maryland Medical System	7	\$23,227.64	\$2,102.55	2	\$9,466.45
Doctors Community Hospital		5	\$11,033.15	\$1,767.52		
MedStar Southern Maryland Hospital Center	MedStar Health	5	\$7,013.32	\$987.53		
Atlantic General Hospital		4	\$3,286.45	\$822.42	1	\$242.92
Johns Hopkins Health System (only system info reported)	Johns Hopkins Health System	4	\$14,591.00	\$3,153.54	1	\$4,992.37
Meritus Medical Center		4	\$10,453.51	\$2,488.26	1	\$1,448.90
Mt. Washington Pediatric Hospital	University of Maryland Medical System	4	\$4,682.02	\$1,011.59		
Fort Washington Medical Center		3	\$3,277.56	\$1,054.01		
LifeBridge Health (only system info reported)	LifeBridge Health	3	\$4,984.00	\$832.26	2	\$4,235.92
MedStar Health (only system info reported)	MedStar Health	3	\$629.04	\$-		
University of Maryland Charles Regional Medical Center	University of Maryland Medical System	3	\$2,283.71	\$921.86	1	\$921.86
University of Maryland Medical System (only system info reported)	University of Maryland Medical System	3	\$7,612.81	\$2,232.35		
CalvertHealth Medical Center		1	\$1,132.98	\$1,132.98		
MedStar St. Mary's Hospital	MedStar Health	1	\$3,252.29	\$3,252.29		
Total		3,387	\$6,890,331	\$1,133	701	\$1,285,884

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
310,234	16,001	4,410	\$115,576	14,759	7,323	168,020	57,066	20,020	54,150

Medical Debt Lawsuits Victimize Low-Wage Workers

Top three private-sector employers for wage garnishment victims:

- Walmart
- Johns Hopkins
- UPS

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: 8%
- 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%
Johns Hopkins Hospital	Johns Hopkins Health System	\$124,919,403	196	56	35	82
University of Maryland Medical Center	University of Maryland Medical System	\$80,154,293	79	26	21	76
Greater Baltimore Medical Center		\$64,573,261	113	35	12	53
Sinai Hospital of Baltimore	LifeBridge Health	\$63,282,197	69	28	29	53
Johns Hopkins Howard County General Hospital	Johns Hopkins Health System	\$51,722,888	96	34	12	28
Northwest Hospital	LifeBridge Health	\$45,488,238	69	21	10	38
Johns Hopkins Suburban Hospital	Johns Hopkins Health System	\$45,245,523	81	32	7	32
Saint Agnes Healthcare	Ascension Healthcare	\$41,192,598	58	19	5	47
Mercy Medical Center		\$35,296,181	60	17	4	40
University of Maryland Capital Region Health at Laurel Regional and Prince George's Hospital	University of Maryland Medical System	\$28,891,437	70	32	4	14

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 Hospital	Johns Hopkins Health System	\$19,861,730,000	\$609,011,000
Sinai Hospital of Baltimore	LifeBridge Health	\$7,041,203,651	\$362,900,864
Saint Agnes Healthcare	Ascension Healthcare	\$4,212,130,000	\$278,388,000
Greater Baltimore Medical Center		\$4,563,670,239	\$221,161,630
Northwest Hospital	LifeBridge Health	\$2,254,113,305	\$189,261,632
Johns Hopkins Suburban Hospital	Johns Hopkins Health System	\$2,722,053,000	\$182,209,000
Mercy Medical Center		\$6,181,693,000	\$170,419,000
Johns Hopkins Howard County General Hospital	Johns Hopkins Health System	\$2,459,510,000	\$94,557,000
University of Maryland Capital Region Health at Laurel Regional and Prince George's Hospital	University of Maryland Medical System	\$3,331,541,473	\$15,536,464

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
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
University of Maryland Capital Region Health at Laurel Regional and Prince George's Hospital	University of Maryland Medical System	\$76,647,841	\$97,139,765	\$20,491,924	3
Johns Hopkins Howard County General Hospital	Johns Hopkins Health System	\$20,706,967	\$25,826,621	\$5,119,654	9
Johns Hopkins Suburban Hospital	Johns Hopkins Health System	\$19,442,300	\$23,295,770	\$3,853,470	10
Sinai Hospital of Baltimore	LifeBridge Health	\$35,393,023	\$37,959,583	\$2,566,560	18
Northwest Hospital	LifeBridge Health	\$17,756,274	\$19,444,492	\$1,688,218	21
Saint Agnes Healthcare	Ascension Healthcare	\$96,973,115	\$98,509,292	\$1,536,177	22
Greater Baltimore Medical Center		\$11,815,062	\$13,059,540	\$1,244,478	23
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 - 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 Howard County General Hospital	Johns Hopkins Health System	285	886	419	467	52.7%
Johns Hopkins Hospital	Johns Hopkins Health System	1,154	1,747	928	819	46.9%
Johns Hopkins Suburban Hospital	Johns Hopkins Health System	230	688	374	314	45.6%
University of Maryland Medical Center	University of Maryland Medical System	751	1,707	1,237	470	27.5%
University of Maryland Capital Region Health at Laurel Regional and Prince George's Hospital	University of Maryland Medical System	365	550	375	175	25.0%
Greater Baltimore Medical Center		269	529	468	61	11.5%
Mercy Medical Center		204	711	685	26	3.7%
Northwest Hospital*	LifeBridge Health	202	958	938	20	2.1%
Sinai Hospital of Baltimore	LifeBridge Health	448	3,278	3,268	10	0.3%
Saint Agnes Healthcare*	Ascension Healthcare	287	943	992		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>