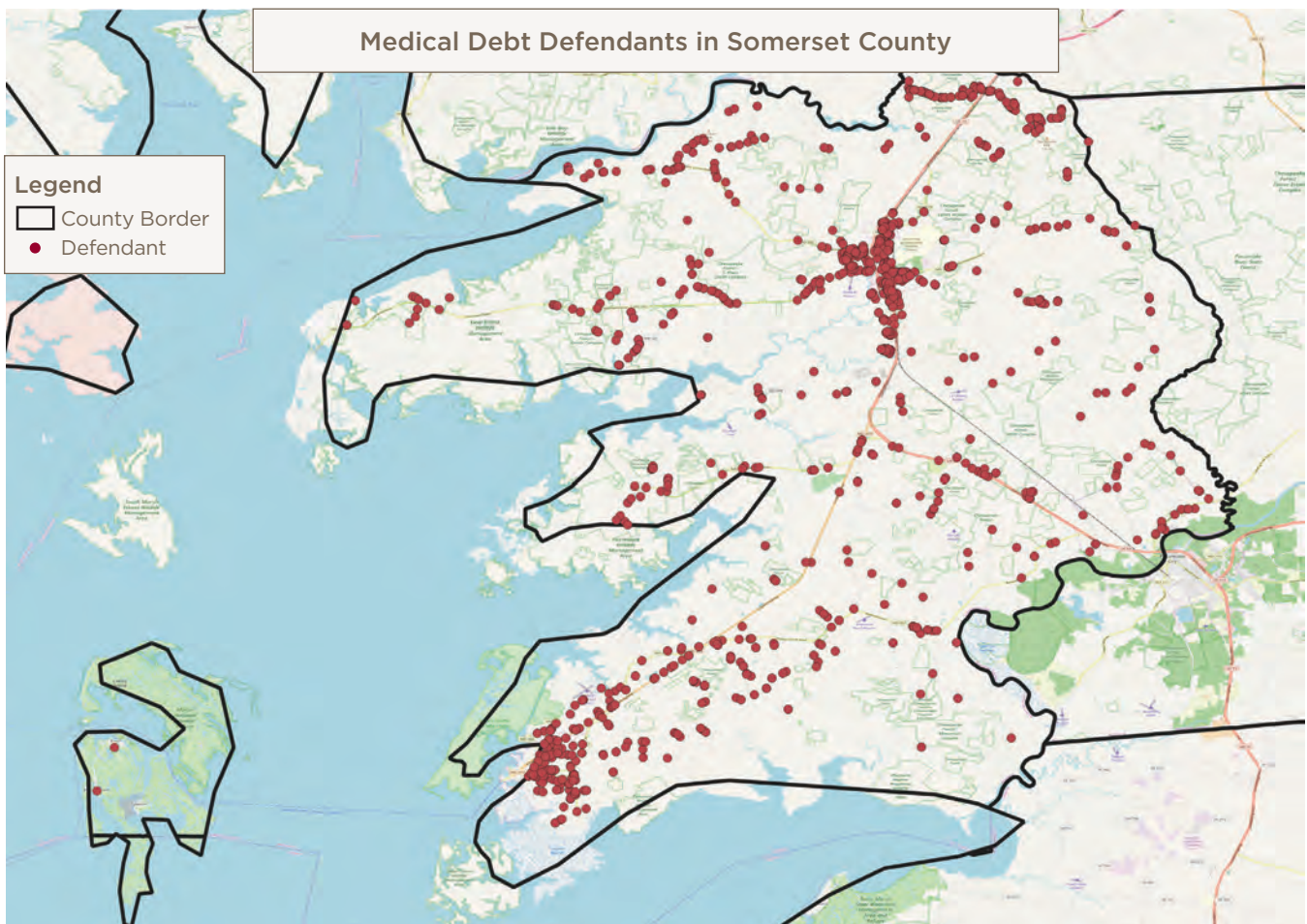


# SOMERSET COUNTY MEDICAL DEBT LAWSUITS 2009 – 2018

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

Total medical debt lawsuits	2,051
Total amount of medical debt sought through lawsuits	\$2,141,205
Median amount of medical debt per lawsuit (meaning half the lawsuits were for less and half were for more)	\$431
Total cases involving wage and property garnishments	939
Total amount sought through garnishments	\$865,053

## 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
Peninsula Regional Medical Center		1,897	\$1,824,618	\$440	866	\$812,577
McCready Health		82	\$16,641	\$131	61	\$13,291
Atlantic General Hospital		25	\$25,529	\$648	10	\$14,538
University of Maryland Shore Medical Center	University of Maryland Medical System	16	\$37,206	\$1,365		
University of Maryland Medical Center	University of Maryland Medical System	12	\$216,342	\$8,885	1	\$21,351
Johns Hopkins Hospital	Johns Hopkins Health System	5	\$9,097	\$1,697	1	\$3,298
CalvertHealth Medical Center		2	\$1,399	\$699		
Carroll Hospital Center	LifeBridge Health	2	\$3,042	\$1,521		
Mercy Medical Center		2	\$2,504	\$1,252		
Greater Baltimore Medical Center		1	\$302	\$302		
Johns Hopkins Suburban Hospital	Johns Hopkins Health System	1	\$301	\$301		
MedStar Harbor Hospital	MedStar Health	1	\$1,015	\$1,015		
Meritus Medical Center		1	\$1,087	\$1,087		
Saint Agnes Healthcare	Ascension Healthcare	1	\$632	\$632		
Sinai Hospital of Baltimore	LifeBridge Health	1	\$-	\$-		
University of Maryland Medical Center Midtown Campus	University of Maryland Medical System	1	\$715	\$715		
University of Maryland Rehabilitation & Orthopaedic Institute	University of Maryland Medical System	1	\$777	\$777		
<b>Total</b>		<b>2051</b>	<b>\$2,141,205</b>	<b>\$431</b>	<b>939</b>	<b>\$865,053</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
19,680	4,434	1,551	\$39,239	1,909	971	12,024	6,394	651	229

## Medical Debt Lawsuits Victimize Low-Wage Workers

### Top three private-sector employers for wage garnishment victims:

- Walmart
- Perdue
- Aurora Senior Living

## 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: 26%
- White communities: 31%
- Communities of color: 21%

### Executive Compensation for Top Hospitals Suing County Residents: Last Five Years<sup>5</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%
Peninsula Regional Medical Center		\$ 45,302,065	73	22	6	47
Atlantic General Hospital		\$ 21,481,228	48	16	1	23
McCready Health		\$ 4,985,792	21	7		

### Net Income for Top Hospitals Filing Medical Debt Lawsuits in County: 2009 - 2018<sup>6</sup>

Hospital Name	System	Total Operating Revenues	Net Income
Peninsula Regional Medical Center		\$3,820,391,618.00	\$170,382,018
Atlantic General Hospital		\$1,007,127,955.00	\$19,584,718
McCready Health		\$180,200,900.00	\$3,054,993

### Profiting from Charity Rate Support<sup>4</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
Atlantic General Hospital		\$14,961,755	\$15,191,893	\$230,138	32
McCready Health		\$1,670,158	\$1,854,455	\$184,297	33
Peninsula Regional Medical Center		\$43,627,300	\$43,529,033	-\$98,267	34

\*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
Atlantic General Hospital*		48	599	466	133	22.20%
McCready Health		3	242	218	24	9.90%
Peninsula Regional Medical Center		289	4,702	4,686	16	0.30%

\*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](https://apps.urban.org/features/debt-interactive-map/?type=auto&variable=autoopen_pct). Accessed 12/13/2019.
- 4 Source: Maryland Health Services Cost Review Commission, Community Benefits Program, Maryland Hospital Community Benefit Financial Report: FY 2014 - 2018.
- 5 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.
- 6 Financial Information from audited financial reports, appropriate years.
- 7 Source: Maryland Health Services Cost Review Commission, Annual Report of Revenue, Expenses, and Volumes, Supplemental Schedule VIII Debt Collection/Financial Assistance Report, <https://hscrc.state.md.us/Pages/ar-rev.aspx>