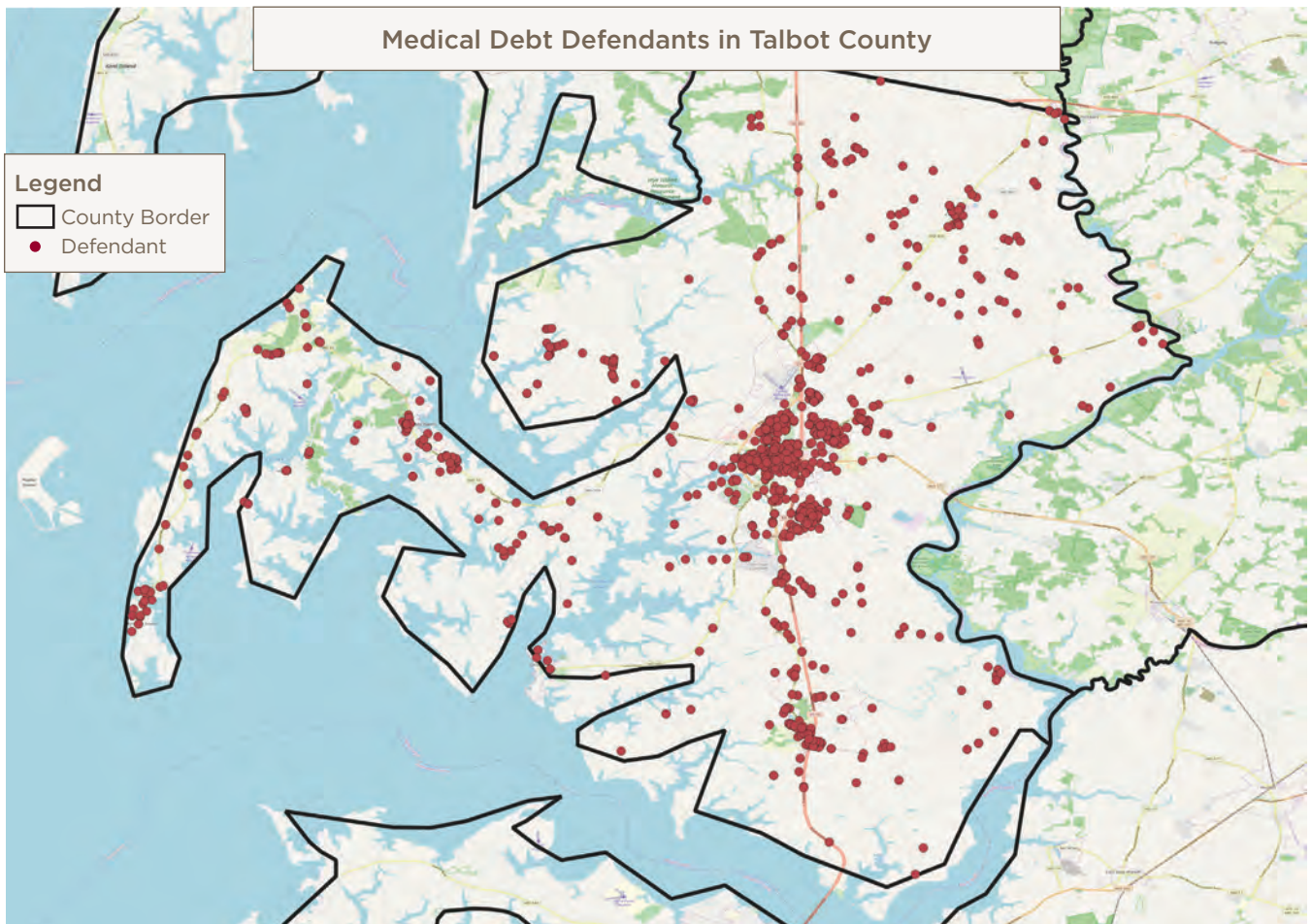


TALBOT COUNTY MEDICAL DEBT LAWSUITS 2009 – 2018

Medical Debt Lawsuits Filed Against County Residents¹

| | |
|--|--------------|
| Total medical debt lawsuits | 1,739 |
| Total amount of medical debt sought through lawsuits | \$36,316,445 |
| Median amount of medical debt per lawsuit (meaning half the lawsuits were for less and half were for more) | \$1,084 |
| Total cases involving wage and property garnishments | 32 |
| Total amount sought through garnishments | \$82,450 |

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 Shore Medical Center | University of Maryland Medical System | 1,555 | \$2,955,382 | \$1,078 | | |
| University of Maryland Medical Center | University of Maryland Medical System | 79 | \$518,679 | \$3,341 | 10 | \$62,316 |
| Peninsula Regional Medical Center | | 59 | \$67,979 | \$432 | 16 | \$15,185 |
| Mercy Medical Center | | 6 | \$6,721 | \$1,001 | | |
| Greater Baltimore Medical Center | | 5 | \$1,958 | \$380 | 2 | \$920 |
| Johns Hopkins Suburban Hospital | Johns Hopkins Health System | 5 | \$8,348 | \$208 | | |
| Atlantic General Hospital | | 4 | \$16,159 | \$4,090 | | |
| Johns Hopkins Bayview Medical Center | Johns Hopkins Health System | 4 | \$3,697 | \$887 | | |
| Sinai Hospital of Baltimore | LifeBridge Health | 4 | \$6,336 | \$1,622 | 2 | \$2,757 |
| Anne Arundel Medical Center | | 3 | \$8,515 | \$3,238 | | |
| Johns Hopkins Hospital | Johns Hopkins Health System | 3 | \$3,325 | \$996 | | |
| Saint Agnes Healthcare | Ascension Healthcare | 3 | \$6,549 | \$1,960 | | |
| MedStar Harbor Hospital | MedStar Health | 2 | \$1,202 | \$601 | | |
| CalvertHealth Medical Center | | 1 | \$730 | \$730 | 1 | \$730 |
| Carroll Hospital Center | LifeBridge Health | 1 | \$344 | \$344 | | |
| LifeBridge Health (only system info reported) | LifeBridge Health | 1 | \$541 | \$541 | 1 | \$541 |
| MedStar St. Mary's Hospital | MedStar Health | 1 | | | | |
| MedStar Union Memorial Hospital | MedStar Health | 1 | \$24,008 | \$24,008 | | |
| Northwest Hospital | LifeBridge Health | 1 | | | | |
| University of Maryland Baltimore Washington Medical Center | University of Maryland Medical System | 1 | \$1,171 | \$1,171 | | |
| Total | | 1,739 | \$3,631,645 | \$1,084 | 32 | \$82,450 |

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 |
|------------------|-------------------------------|----------------------------|-------------------------|--------------------------------------|------------|--------|------------------|--------------------|-------|
| 37,049 | 3,692 | 995 | \$65,595 | 2,297 | 826 | 28,759 | 4,253 | 2,424 | 534 |

Medical Debt Lawsuits Victimize Low-Wage Workers

Top three private-sector employers for wage garnishment victims:

- Walmart
- Perdue Farms
- Target

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: 18%
- White communities: 18%
- 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 |
| University of Maryland Shore Medical Center | University of Maryland Medical System | \$77,409,189 | 117 | 44 | 15 | 41 |
| Greater Baltimore Medical Center | | \$64,573,261 | 113 | 35 | 12 | 53 |
| Peninsula Regional Medical Center | | \$45,302,065 | 73 | 22 | 6 | 47 |
| Mercy Medical Center | | \$35,296,181 | 60 | 17 | 4 | 40 |

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 |
| University of Maryland Shore Medical Center | University of Maryland Medical System | \$2,742,438,118 | \$235,973,997 |
| Greater Baltimore Medical Center | | \$4,563,670,239 | \$221,161,630 |
| Mercy Medical Center | | \$6,181,693,000 | \$170,419,000 |
| Peninsula Regional Medical Center | | \$3,820,391,618 | \$170,382,01 |

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 |
| 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 |
| Peninsula Regional Medical Center | | \$43,627,300 | \$43,529,033 | -\$98,267 | 34 |
| University of Maryland Shore Medical Center | University of Maryland Medical System | \$27,420,183 | \$25,371,100 | -\$2,049,083 | 39 |

*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 |
|---|---------------------------------------|---------------|---|---|---|----------------|
| Greater Baltimore Medical Center | | 269 | 529 | 468 | 61 | 11.5% |
| Mercy Medical Center | | 204 | 711 | 685 | 26 | 3.7% |
| Peninsula Regional Medical Center | | 289 | 4,702 | 4,686 | 16 | 0.3% |
| University of Maryland Medical Center | University of Maryland Medical System | 751 | 1,707 | 1,237 | 470 | 27.5% |
| University of Maryland Shore Medical Center | University of Maryland Medical System | 214 | 1,607 | 1,045 | 562 | 35.0% |

*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://hscrc.state.md.us/Pages/ar-rev.aspx>