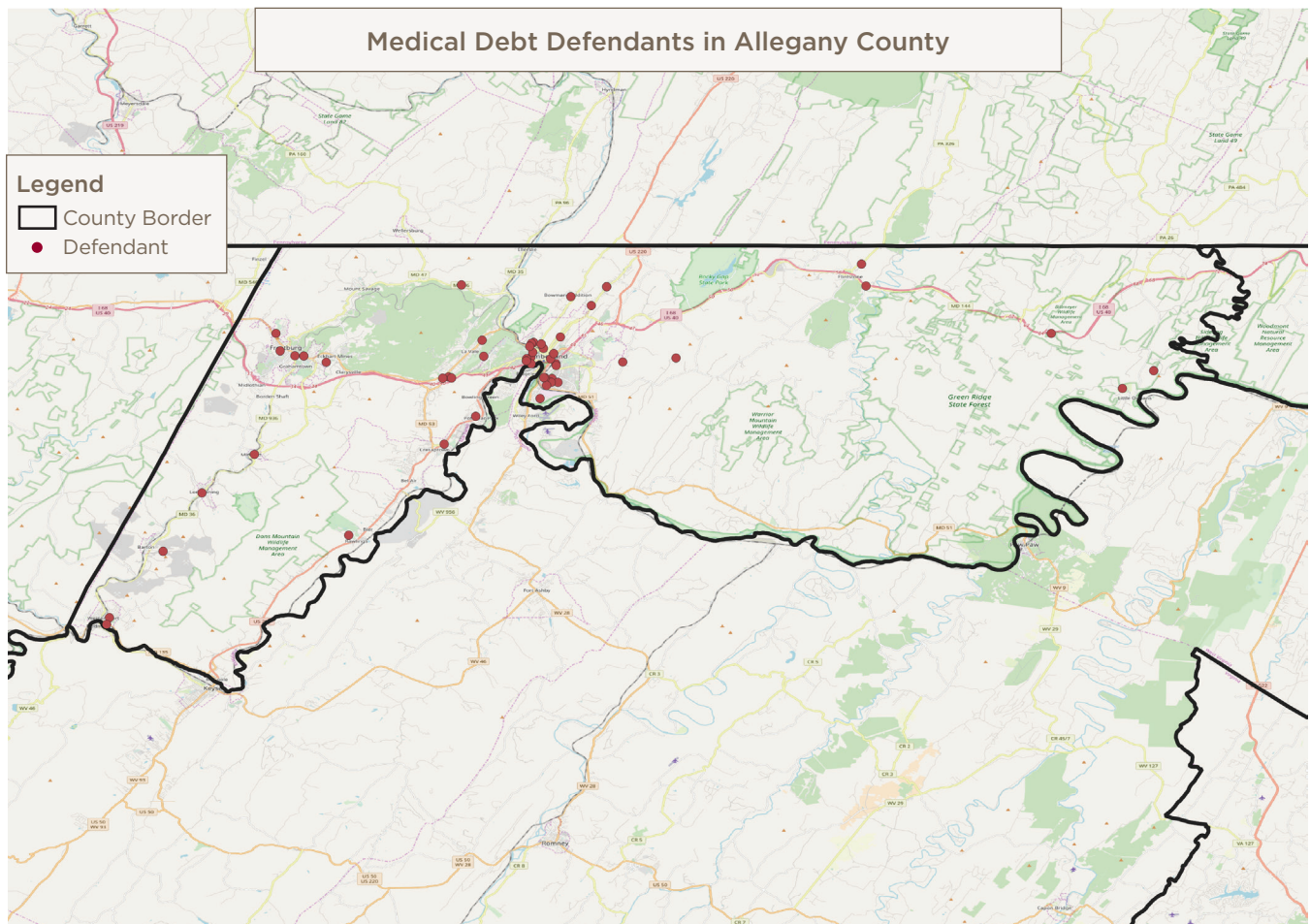


# ALLEGANY COUNTY MEDICAL DEBT LAWSUITS 2009 – 2018

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

Total medical debt lawsuits	62
Total amount of medical debt sought through lawsuits	\$240,945.34
Median amount of medical debt per lawsuit (meaning half the lawsuits were for less and half were for more)	\$1,306.50
Total cases involving wage and property garnishments	4
Total amount sought through garnishments	\$6,249.08

## 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 Medical Center	University of Maryland Medical System	19	\$131,020	\$2,406	1	\$1,143
Meritus Medical Center		13	\$29,596	\$1,718		
Mercy Medical Center		6	\$4,884	\$678		
Johns Hopkins Hospital	Johns Hopkins Health System	4				
MedStar Union Memorial Hospital		3	\$4,297	\$1,397	1	\$2,900
Sinai Hospital of Baltimore	LifeBridge Health	3	\$8,164	\$745		
Greater Baltimore Medical Center		2	\$2,495	\$1,248	1	\$1,637
University of Maryland Rehabilitation & Orthopaedic Institute	University of Maryland Medical System	2	\$20,567	\$10,284		
Anne Arundel Medical Center		1	\$4,431	\$4,431		
Johns Hopkins Bayview Medical Center	Johns Hopkins Health System	1	\$29,420	\$29,420		
Johns Hopkins Howard County General Hospital	Johns Hopkins Health System	1				
MedStar Franklin Square Medical Center	MedStar Health	1	\$569		1	\$569
MedStar Harbor Hospital	MedStar Health	1	\$830	\$830		
Northwest Hospital	LifeBridge Health	1	\$1,867	\$1,867		
Saint Agnes Healthcare	Ascension Healthcare	1	\$1,351	\$1,351		
University of Maryland Baltimore Washington Medical Center	University of Maryland Medical System	1				
University of Maryland Harford Memorial Hospital	University of Maryland Medical System	1	\$1,453	\$1,453		
University of Maryland Medical System (only system info reported)	University of Maryland Medical System	1				
<b>Total</b>	<b>62</b>	<b>62</b>	<b>\$240,945</b>	<b>\$1,307</b>	<b>4</b>	<b>\$6,249</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
65,030	10,916	2,877	\$42,771	3,979	2,853	60,859	1,620	848	549

## Medical Debt Lawsuits Victimize Low-Wage Workers

Top three private-sector employers for wage garnishment victims:

- Bath & Body Works
- Penmac Staffing Services Inc.
- Alliant Tech Systems 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 Collections<sup>3</sup>

- Overall: 27%
- White communities: 26%
- Communities of color: NA

### Executive Compensation for Top Hospitals Suing County Residents: Last Five Years<sup>4</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%
Johns Hopkins Hospital	Johns Hopkins Health System	\$124,919,403	196	56	35	82
MedStar Union Memorial Hospital	MedStar Health	\$87,225,549	90	28	32	58
University of Maryland Medical Center	University of Maryland Medical System	\$80,154,293	79	26	21	76
Meritus Medical Center		\$37,873,802	96	40	3	28
Mercy Medical Center		\$35,296,181	60	17	4	40

### Net Income for Top Hospitals Filing Medical Debt Lawsuits in County: 2009 - 2018<sup>5</sup>

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
Mercy Medical Center		\$6,181,693,000	\$170,419,000
Meritus Medical Center		\$2,925,273,483	\$112,378,018
MedStar Union Memorial Hospital	MedStar Health	\$3,415,900,000	\$109,137,371

## Profiting from Charity Rate Support<sup>6</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
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
MedStar Union Memorial Hospital	MedStar Health	\$32,241,348	\$39,702,996	\$7,461,647	7
Meritus Medical Center		\$26,239,837	\$27,128,163	\$888,326	27
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 - 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
Johns Hopkins Hospital	Johns Hopkins Health System	1,154	1,747	928	819	46.90%
University of Maryland Medical Center	University of Maryland Medical System	751	1,707	1,237	470	27.50%
Meritus Medical Center		257	4,564	3,473	1,091	23.90%
Mercy Medical Center		204	711	685	26	3.70%
MedStar Union Memorial Hospital	MedStar Health	183	23,097	22,946	151	0.70%

## 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: 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>