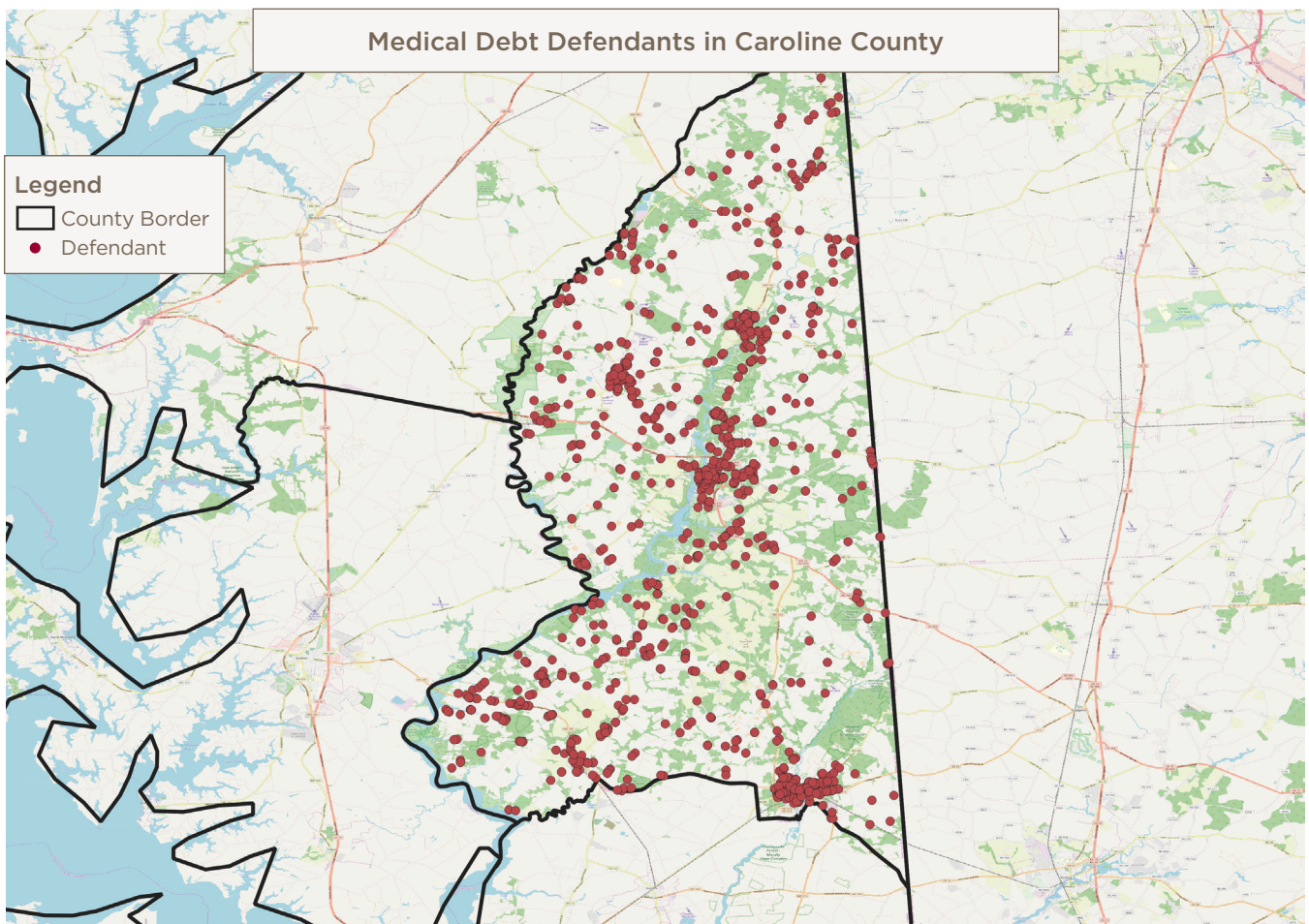


# CAROLINE, CECIL, KENT, AND QUEEN ANNE'S COUNTIES MEDICAL DEBT LAWSUITS 2009 – 2018

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

Total medical debt lawsuits	4348
Total amount of medical debt sought through lawsuits	\$10,618,862
Median amount of medical debt per lawsuit (meaning half the lawsuits were for less and half were for more)	\$1,115
Total cases involving wage and property garnishments	440
Total amount sought through garnishments	\$951,195

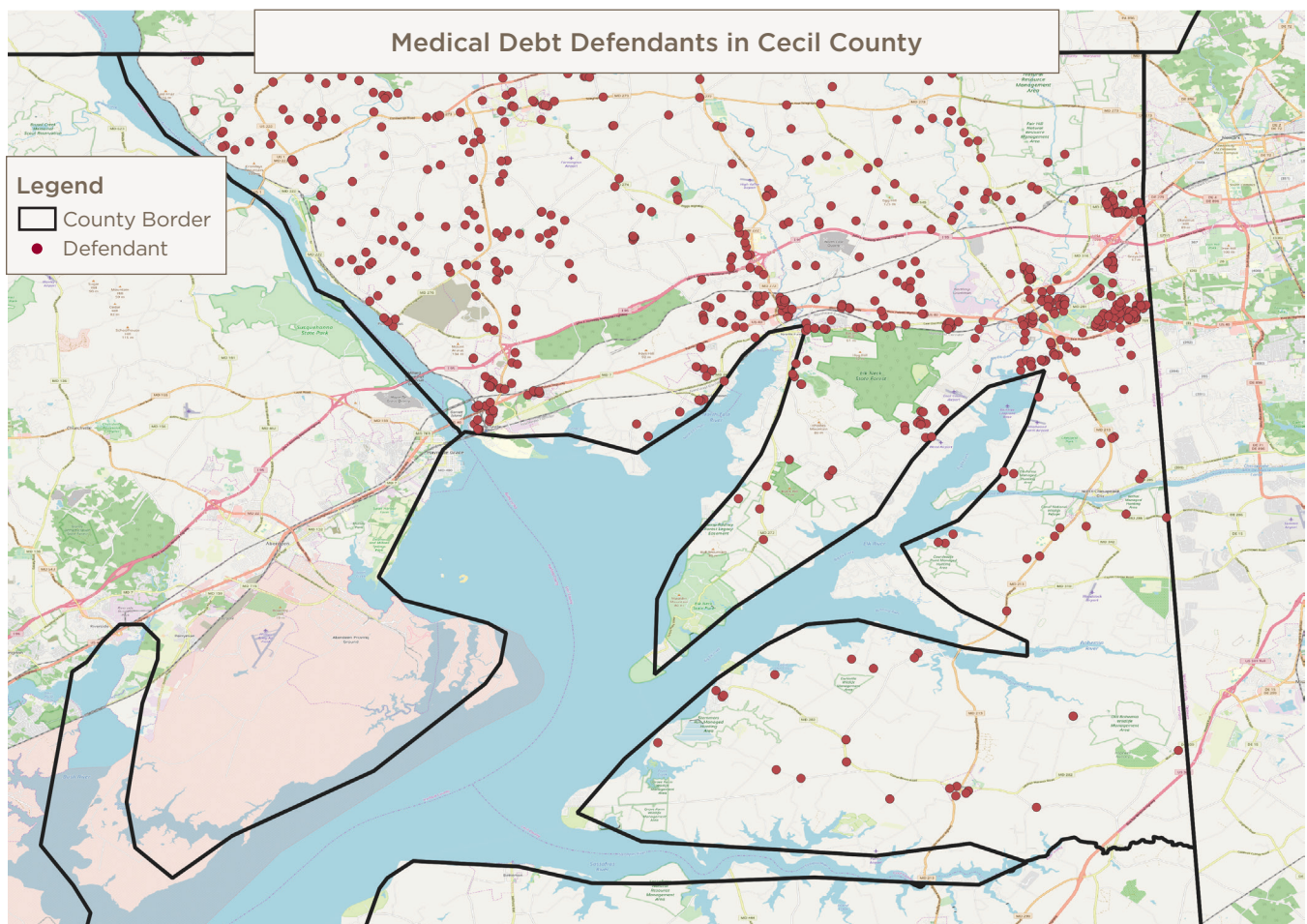
## Where Medical Debt Lawsuit Defendants Live



## Caroline 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
32,299	5,337	1,964	\$52,469	2,697	1,087	24,799	4,218	2,153	189

## Medical Debt Lawsuit Defendant Addresses

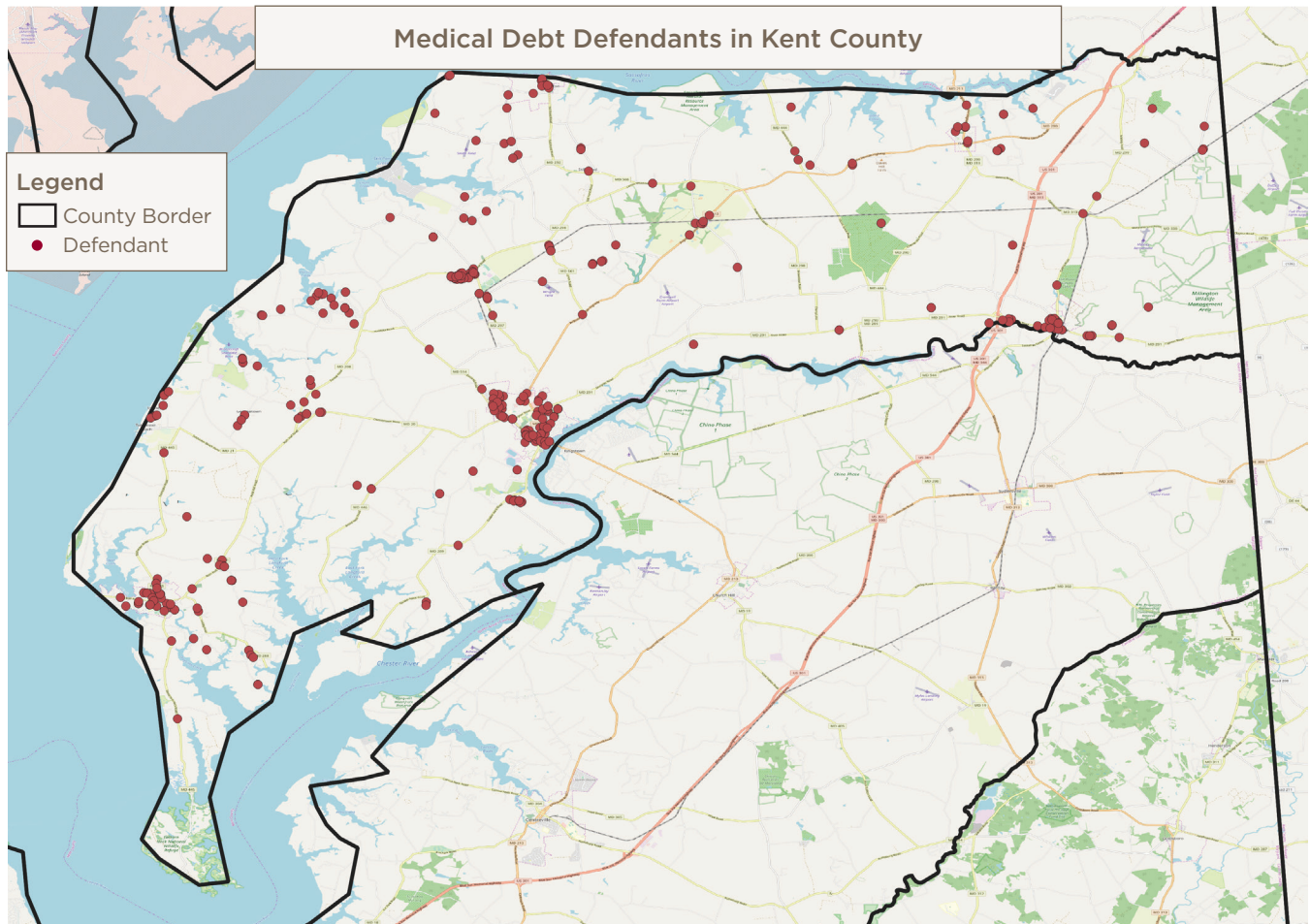


## Cecil County Information<sup>3</sup>

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
101,096	9,533	3,016	\$70,516	5,555	3,121	86,941	6,665	4,149	1,503



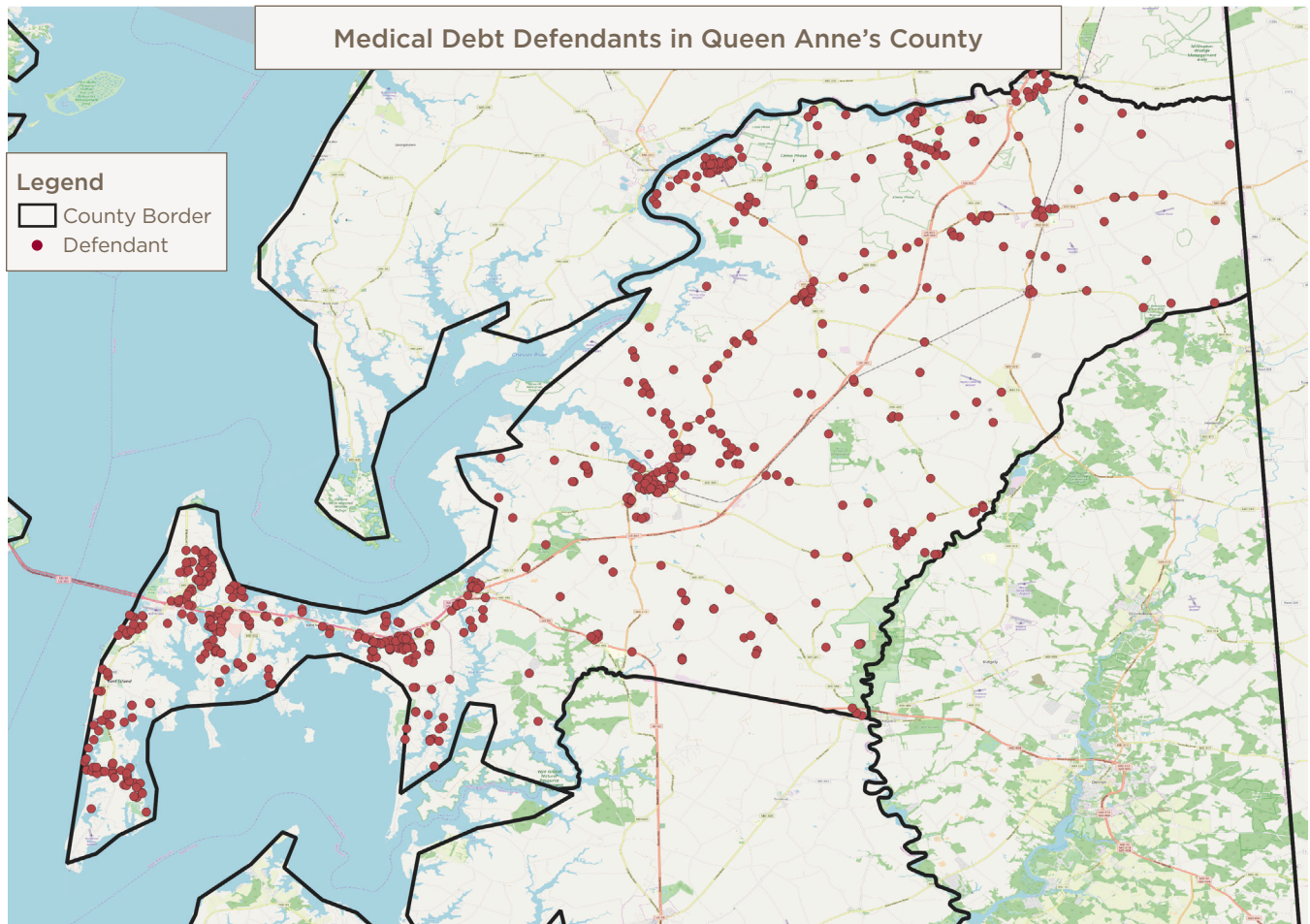
## Medical Debt Lawsuit Defendant Addresses



### Kent County Information<sup>4</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
18,071	2,359	653	\$56,638	1,222	457	14,275	2,714	747	78

## Medical Debt Lawsuit Defendant Addresses



### Queen Anne's County Information<sup>5</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
48,544	3,119	888	\$89,241	2,425	986	42,206	3,243	1,787	268

## 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	2,887	\$5,273,671	\$1,084	120	\$200,428
Union Hospital		453	\$737,088	\$1,005	135	\$206,810
University of Maryland Medical Center	University of Maryland Medical System	375	\$3,297,370	\$2,638	41	\$250,031
Peninsula Regional Medical Center		155	\$187,465	\$686	46	\$54,887
Greater Baltimore Medical Center		90	\$133,951	\$806	21	\$50,238
Anne Arundel Medical Center		61	\$322,183	\$4,319	9	\$54,898
Sinai Hospital of Baltimore	LifeBridge Health	51	\$79,392	\$1,028	14	\$27,318
MedStar Franklin Square Medical Center	MedStar Health	45	\$67,704	\$911	15	\$22,672
Mercy Medical Center		34	\$41,780	\$859	1	\$1,489
Johns Hopkins Hospital	Johns Hopkins Health System	33	\$53,176	\$1,539	10	\$19,457
Johns Hopkins Bayview Medical Center	Johns Hopkins Health System	26	\$51,143	\$1,395	5	\$6,136
Saint Agnes Healthcare	Ascension Healthcare	21	\$22,215	\$974		
MedStar Harbor Hospital	MedStar Health	16	\$19,801	\$934	5	\$9,776
MedStar Union Memorial Hospital	MedStar Health	15	\$52,228	\$2,091	3	\$4,953
Johns Hopkins Suburban Hospital	Johns Hopkins Health System	13	\$85,884	\$1,058		
University of Maryland Rehabilitation & Orthopaedic Institute	University of Maryland Medical System	13	\$53,125	\$1,377	1	\$1,377
Johns Hopkins Howard County General Hospital	Johns Hopkins Health System	9	\$10,310	\$1,062	1	\$793
University of Maryland Baltimore Washington Medical Center	University of Maryland Medical System	9	\$17,401	\$1,159	4	\$9,313
MedStar Good Samaritan Hospital	MedStar Health	6	\$8,668	\$886	3	\$6,190
Carroll Hospital Center	LifeBridge Health	5	\$12,032	\$1,602	1	\$1,039
University of Maryland Medical Center Midtown Campus	University of Maryland Medical System	5	\$14,535	\$1,899	1	\$3,663

Hospital Name	System	Total Lawsuits	Amount	Median Amount	Garnishment Total	Garnishment Amount
University of Maryland St. Joseph Medical Center	University of Maryland Medical System	5	\$11,305	\$3,294		
University of Maryland Capital Region Health at Laurel Regional and Prince George's Hospital	University of Maryland Medical System	4	\$7,740	\$1,695	1	\$1,832
Atlantic General Hospital		3	\$1,383	\$294		
CalvertHealth Medical Center		3	\$3,282	\$1,062	2	\$2,746
Northwest Hospital	LifeBridge Health	3	\$4,232	\$1,250		
MedStar Southern Maryland Hospital Center	MedStar Health	2	\$1,699	\$849		
University of Maryland Harford Memorial Hospital	University of Maryland Medical System	2	\$15,150	\$7,575	1	\$15,150
Holy Cross Hospital	Trinity Health	1	\$1,547	\$1,547		
LifeBridge Health (only system info reported)	LifeBridge Health	1	\$787	\$787		
Meritus Medical Center		1	\$3,088	\$3,088		
University of Maryland Medical System (only system info reported)	University of Maryland Medical System	1	\$27,528	\$27,528		
<b>Total</b>		<b>4,348</b>	<b>\$10,618,862</b>	<b>\$1,115</b>	<b>440</b>	<b>\$951,195</b>

## Medical Debt Lawsuits Victimize Low-Wage Workers

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

- Walmart
- USA Fulfillment, Inc.
- Dixon Valve & Coupling
- Kent Center, Inc.

## Medical Debt Lawsuits Victimize Public Workers

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

- Public Schools
- Maryland State and County Governments
- Federal Government Agencies

## Share of County Residents with Medical Debt in Collections<sup>6</sup>

### Caroline County

- Overall: 29%
- White communities: 29%
- Communities of color: NA

### Cecil County

- Overall: 18%
- White communities: 18%
- Communities of color: NA

### Kent County

- Overall: 14%
- White communities: 14%
- Communities of color: NA

### Queen Anne's County

- Overall: 14%
- White communities: 13%
- Communities of color: NA

## Executive Compensation for Top Hospitals Suing County Residents: Last Five Years<sup>7</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%
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
Union Hospital		\$29,016,441	64	26	3	25

## Net Income for Top Hospitals Filing Medical Debt Lawsuits in County: 2009 – 2018<sup>8</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
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
Peninsula Regional Medical Center		\$3,820,391,618	\$170,382,018
Union Hospital		\$1,461,783,826	\$34,384,226



## Profiting from Charity Rate Support<sup>9</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
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
Union Hospital		\$8,031,597	\$8,873,209	\$841,612	28
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 - 2018<sup>10</sup>

Hospital name	System	Licensed Beds	Application for Financial Assistance Received	Application for Financial Assistance Approved	Application for Financial Assistance Denied	Percent Denied
University of Maryland Shore Medical Center	University of Maryland Medical System	214	1,607	1,045	562	35.0%
University of Maryland Medical Center	University of Maryland Medical System	751	1,707	1,237	470	27.5%
Union Hospital		87	258	193	65	25.2%
Greater Baltimore Medical Center		269	529	468	61	11.5%
Peninsula Regional Medical Center		289	4,702	4,686	16	0.3%

## 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 U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates.
- 4 U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates.
- 5 U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates.
- 6 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.
- 7 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.
- 8 Financial Information from audited financial reports, appropriate years.
- 9 Source: Maryland Health Services Cost Review Commission, Community Benefits Program, Maryland Hospital Community Benefit Financial Report: FY 2014 – 2018.
- 10 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>