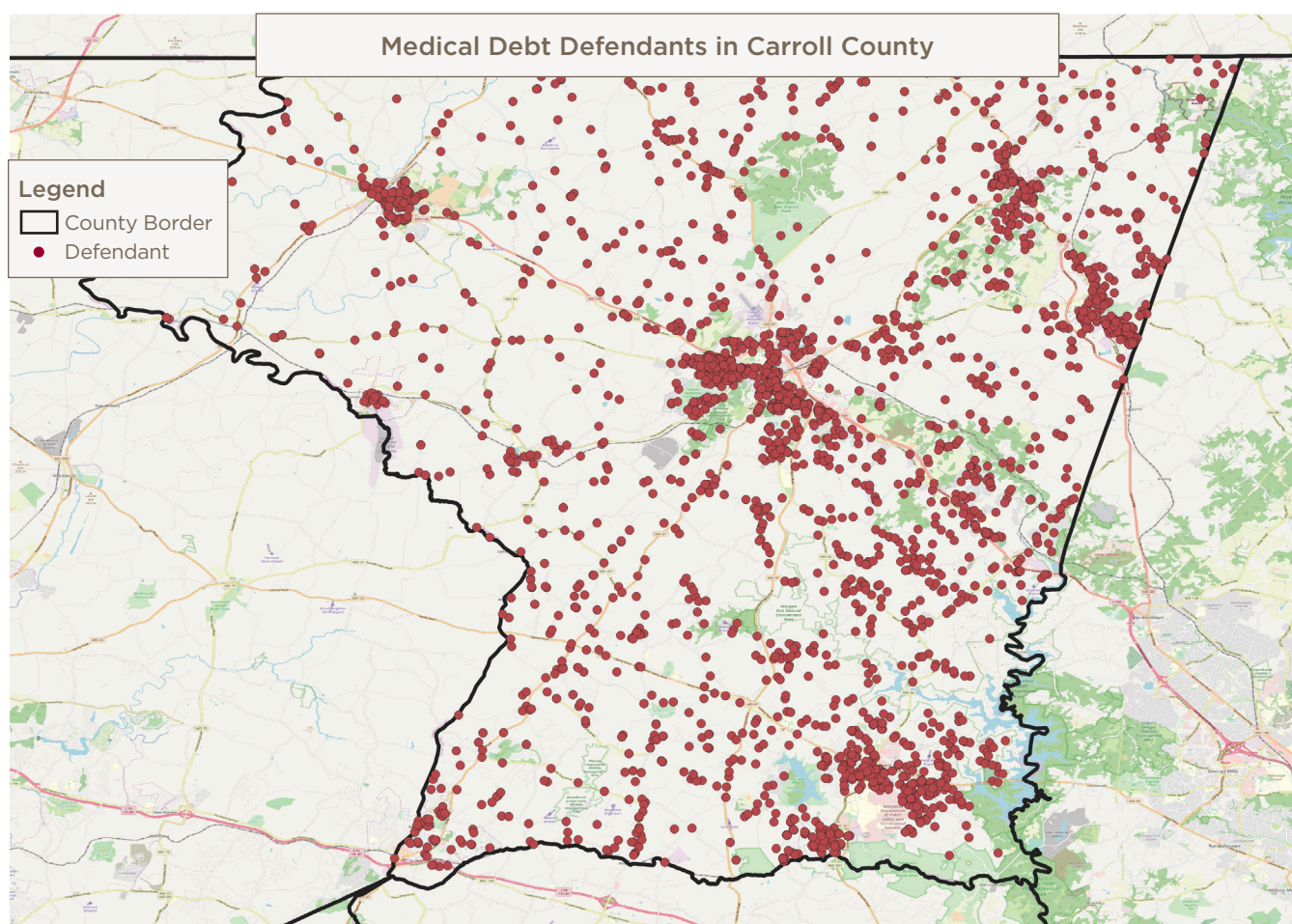


CARROLL COUNTY MEDICAL DEBT LAWSUITS 2009 – 2018

Medical Debt Lawsuits Filed Against County Residents¹

| | |
|--|-------------|
| Total medical debt lawsuits | 3,376 |
| Total amount of medical debt sought through lawsuits | \$6,550,910 |
| Median amount of medical debt per lawsuit (meaning half the lawsuits were for less and half were for more) | \$1,130 |
| Total cases involving wage and property garnishments | 536 |
| Total amount sought through garnishments | \$1,094,992 |

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 |
|---|---------------------------------------|----------------|-------------|---------------|-------------------|--------------------|
| Carroll Hospital Center | LifeBridge Health | 1,757 | \$3,188,359 | \$1,113 | 265 | \$596,424 |
| Greater Baltimore Medical Center | | 402 | \$452,800 | \$744 | 59 | \$69,400 |
| Sinai Hospital of Baltimore | LifeBridge Health | 337 | \$534,613 | \$977 | 69 | \$100,142 |
| University of Maryland Medical Center | University of Maryland Medical System | 253 | \$1,134,233 | \$3,168 | 29 | \$100,061 |
| Northwest Hospital | LifeBridge Health | 168 | \$277,108 | \$1,056 | 32 | \$54,077 |
| Johns Hopkins Howard County General Hospital | Johns Hopkins Health System | 68 | \$138,092 | \$1,209 | 14 | \$19,447 |
| Johns Hopkins Hospital | Johns Hopkins Health System | 60 | \$135,391 | \$1,625 | 8 | \$31,312 |
| MedStar Union Memorial Hospital | MedStar Health | 53 | \$115,613 | \$1,322 | 18 | \$36,670 |
| Mercy Medical Center | | 47 | \$58,563 | \$1,012 | 4 | \$4,051 |
| Saint Agnes Healthcare | Ascension Healthcare | 42 | \$59,123 | \$948 | 5 | \$6,059 |
| University of Maryland St. Joseph Medical Center | University of Maryland Medical System | 30 | \$71,283 | \$1,885 | 5 | \$14,134 |
| University of Maryland Rehabilitation & Orthopaedic Institute | University of Maryland Medical System | 23 | \$89,818 | \$1,425 | 3 | \$4,305 |
| Johns Hopkins Bayview Medical Center | Johns Hopkins Health System | 20 | \$34,585 | \$1,095 | 7 | \$11,629 |
| MedStar Franklin Square Medical Center | MedStar Health | 16 | \$25,525 | \$1,510 | 4 | \$8,976 |
| MedStar Good Samaritan Hospital | MedStar Health | 16 | \$27,212 | \$1,178 | 4 | \$4,816 |
| Johns Hopkins Suburban Hospital | Johns Hopkins Health System | 12 | \$37,609 | \$923 | 1 | \$8,294 |
| MedStar Harbor Hospital | MedStar Health | 9 | \$10,874 | \$895 | 2 | \$1,637 |
| Peninsula Regional Medical Center | | 9 | \$29,134 | \$885 | 1 | \$8,996 |
| Meritus Medical Center | | 7 | \$23,093 | \$1,681 | 1 | \$2,370 |
| University of Maryland Shore Medical Center | University of Maryland Medical System | 7 | \$6,935 | \$671 | | |
| MedStar Montgomery Medical Center | MedStar Health | 6 | \$20,774 | \$2,476 | 2 | \$6,100 |

| Hospital Name | System | Total Lawsuits | Amount | Median Amount | Garnishment Total | Garnishment Amount |
|--|---------------------------------------|-------------------|--------------------|------------------|----------------------|-----------------------|
| Anne Arundel Medical Center | | 5 | \$32,115 | \$4,409 | 1 | \$4,409 |
| University of Maryland Medical Center Midtown Campus | University of Maryland Medical System | 5 | \$8,299 | \$1,417 | | |
| LifeBridge Health (only system info reported) | LifeBridge Health | 3 | \$3,310 | \$1,091 | | |
| MedStar Health (only system info reported) | MedStar Health | 3 | \$3,908 | \$1,350 | | |
| University of Maryland Baltimore Washington Medical Center | University of Maryland Medical System | 3 | \$4,969 | \$2,081 | | |
| Atlantic General Hospital | | 2 | \$1,068 | \$534 | | |
| CalvertHealth Medical Center | | 2 | \$1,541 | \$770 | | |
| Frederick Regional Health System | | 2 | \$873 | \$437 | | |
| MedStar Southern Maryland Hospital Center | MedStar Health | 2 | \$8,706 | \$4,353 | 1 | \$1,147 |
| MedStar St. Mary's Hospital | MedStar Health | 2 | \$6,568 | \$3,284 | | |
| University of Maryland Capital Region Health at Laurel Regional and Prince George's Hospital | University of Maryland Medical System | 2 | \$2,693 | \$1,346 | 1 | \$536 |
| Holy Cross Hospital | Trinity Health | 1 | \$1,252 | \$1,252 | | |
| Mt. Washington Pediatric Hospital | University of Maryland Medical System | 1 | \$821 | \$821 | | |
| University of Maryland Charles Regional Medical Center | University of Maryland Medical System | 1 | \$4,050 | \$4,050 | | |
| Total | | 3,376 | \$6,550,910 | \$1,130 | 536 | \$1,094,992 |

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 |
|------------------|-------------------------------|----------------------------|-------------------------|--------------------------------------|------------|---------|------------------|--------------------|-------|
| 163,832 | 8,993 | 2,540 | \$90,510 | 6,073 | 3,635 | 147,756 | 4,807 | 5,329 | 2,699 |

Medical Debt Lawsuits Victimize Low-Wage Workers

Top three private-sector employers for wage garnishment victims:

- Walmart
- Carroll Hospital Center Inc.
- Stanley Black & Decker

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: 10%
- White communities: 10%
- 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 |
| Greater Baltimore Medical Center | | \$64,573,261 | 113 | 35 | 12 | 53 |
| Sinai Hospital of Baltimore | LifeBridge Health | \$63,282,197 | 69 | 28 | 29 | 53 |
| Carroll Hospital Center | LifeBridge Health | \$49,766,303 | 94 | 35 | 11 | 33 |
| Northwest Hospital | LifeBridge Health | \$45,488,238 | 69 | 21 | 10 | 38 |

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 | \$728,614,000 |
| Sinai Hospital of Baltimore | LifeBridge Health | \$7,041,203,651 | \$362,900,864 |
| Greater Baltimore Medical Center | | \$4,563,670,239 | \$221,161,630 |
| Northwest Hospital | LifeBridge Health | \$2,254,113,305 | \$189,261,632 |
| Carroll Hospital Center | LifeBridge Health | \$2,595,252,000 | \$135,527,000 |

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 |
| Carroll Hospital Center | LifeBridge Health | \$7,226,042 | \$10,084,486 | \$2,858,444 | 17 |
| 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 |
| Greater Baltimore Medical Center | | \$11,815,062 | \$13,059,540 | \$1,244,478 | 23 |

*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 |
|---------------------------------------|---------------------------------------|---------------|---|---|---|----------------|
| Carroll Hospital Center* | LifeBridge Health | 146 | 338 | 215 | 123 | 36.40% |
| University of Maryland Medical Center | University of Maryland Medical System | 751 | 1,707 | 1,237 | 470 | 27.50% |
| Greater Baltimore Medical Center | | 269 | 529 | 468 | 61 | 11.50% |
| Northwest Hospital* | LifeBridge Health | 202 | 958 | 938 | 20 | 2.10% |
| Sinai Hospital of Baltimore | LifeBridge Health | 448 | 3,278 | 3,268 | 10 | 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. 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>