# CHARLES COUNTY MEDICAL DEBT LAWSUITS 2009 - 2018

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

Total medical debt lawsuits	3,063
Total amount of medical debt sought through lawsuits	\$5,113,519
Median amount of medical debt per lawsuit (meaning half the lawsuits were for less and half were for more)	\$965
Total cases involving wage and property garnishments	454
Total amount sought through garnishments	\$1,030,415







### Hospitals Filing Medical Debt Lawsuits Against County Residents

Hospital Name	System	Total Lawsuits	Amount	Median Amount	Garnishment Total	Garnishment Amount
University of Maryland Charles Regional Medical Center	University of Maryland Medical System	1,843	\$2,488,150	\$898	197	\$374,189
MedStar Southern Maryland Hospital Center	MedStar Health	630	\$1,092,876	\$928	149	\$277,777
University of Maryland Medical Center	University of Maryland Medical System	100	\$621,700	\$2,507	12	\$144,033
MedStar St. Mary's Hospital	MedStar Health	85	\$90,101	\$750	14	\$25,136
CalvertHealth Medical Center		81	\$124,061	\$882	12	\$32,332
Johns Hopkins Suburban Hospital	Johns Hopkins Health System	78	\$129,687	\$749	5	\$25,728
University of Maryland Capital Region Health at Laurel Regional and Prince George's Hospital	University of Maryland Medical System	64	\$207,694	\$1,864	27	\$77,036
Johns Hopkins Hospital	Johns Hopkins Health System	30	\$41,769	\$1,024	8	\$19,253
Fort Washington Medical Center		28	\$46,551	\$1,024	12	\$18,587
Sinai Hospital of Baltimore	LifeBridge Health	16	\$23,506	\$1,227	5	\$6,123
Greater Baltimore Medical Center		11	\$12,876	\$1,054	2	\$1,787
Anne Arundel Medical Center		10	\$24,071	\$3,138	1	\$3,033
Holy Cross Hospital	Trinity Health	10	\$15,860	\$1,384	3	\$5,383
University of Maryland Shore Medical Center	University of Maryland Medical System	8	\$7,721	\$802	1	\$669
Johns Hopkins Howard County General Hospital	Johns Hopkins Health System	7	\$5,096	\$537	1	\$537
MedStar Health (only system info reported)	MedStar Health	7	\$2,779			
Peninsula Regional Medical Center		7	\$3,341	\$325	1	\$325
Saint Agnes Healthcare	Ascension Healthcare	7	\$13,271	\$769		
University of Maryland Rehabilitation & Orthopaedic Institute	University of Maryland Medical System	6	\$52,988	\$1,731		
Adventist HealthCare (only system info reported)	Adventist HealthCare	5	\$35,608	\$2,959		



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Hospital Name	System	Total Lawsuits	Amount	Median Amount	Garnishment Total	Garnishment Amount
Atlantic General Hospital		5	\$4,450	\$1,017		
Johns Hopkins Bayview Medical Center	Johns Hopkins Health System	5	\$10,770	\$2,150	2	\$7,825
MedStar Harbor Hospital	MedStar Health	4	\$10,244	\$1,363	1	\$7,517
MedStar Union Memorial Hospital	MedStar Health	4	\$8,231	\$1,864	1	\$3,144
Mercy Medical Center		4	\$2,676	\$861		
University of Maryland Baltimore Washington Medical Center	University of Maryland Medical System	3	\$4,999	\$1,256		
University of Maryland Medical Center Midtown Campus	University of Maryland Medical System	2	\$1,260	\$630		
Johns Hopkins Health System (only system info reported)	Johns Hopkins Health System	1	\$23,859	\$23,859		
MedStar Franklin Square Medical Center	MedStar Health	1	\$358	\$358		
MedStar Good Samaritan Hospital	MedStar Health	1	\$6,965	\$6,965		
Total	3063	3,063	\$5,113,519	\$965	454	\$1,030,415





#### **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
153,522	10,666	3,585	\$93,973	6,218	3,738	66,364	66,118	8,052	4,905

#### Medical Debt Lawsuits Victimize Low-Wage Workers

Top three private-sector employers for wage garnishment victims:

- Genesis Healthcare Corp
- Walmart
- Safeway

#### 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: 20%
- White communities: 19%
- Communities of color: 21%



#### **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%
University of Maryland Medical Center	University of Maryland Medical System	\$80,154,293	79	26	21	76
MedStar Southern Maryland Hospital Center	MedStar Health	\$72,872,613	64	24	20	35
MedStar St. Mary's Hospital	MedStar Health	\$57,472,375	68	23	7	37
University of Maryland Charles Regional Medical Center	University of Maryland Medical System	\$38,300,966	62	17	5	21
CalvertHealth Medical Center		\$18,495,224	61	22	1	6

#### 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
MedStar St. Mary's Hospital	MedStar Health	\$1,410,237,991	\$88,542,767
University of Maryland Charles Regional Medical Center	University of Maryland Medical System	\$1,067,991,147	\$77,513,321
CalvertHealth Medical Center		\$1,396,539,843	\$60,794,408
MedStar Southern Maryland Hospital Center	MedStar Health	\$2,184,984,300	-\$29,264,600



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#### 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
University of Maryland Medical Center	University of Maryland Medical System	\$179,526,226	\$205,952,948	\$26,426,722	2
MedStar St. Mary's Hospital	MedStar Health	\$13,164,421	\$16,134,544	\$2,970,123	15
CalvertHealth Medical Center		\$23,004,284	\$24,793,844	\$1,789,560	20
University of Maryland Charles Regional Medical Center	University of Maryland Medical System	\$9,572,552	\$10,546,193	\$973,641	25
MedStar Southern Maryland Hospital Center	MedStar Health	\$16,646,289	\$17,583,088	\$936,799	26

# 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
CalvertHealth Medical Center*		74	366	121	245	66.9%
University of Maryland Medical Center	University of Maryland Medical System	751	1,707	1,237	470	27.5%
University of Maryland Charles Regional Medical Center	University of Maryland Medical System	104	277	247	30	10.8%
MedStar Southern Maryland Hospital Center	MedStar Health	182	9,738	9,643	95	1.0%
MedStar St. Mary's Hospital	MedStar Health	109	9,979	9,886	93	0.9%

\*Only one year of data available.

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## 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/debtinteractive-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



