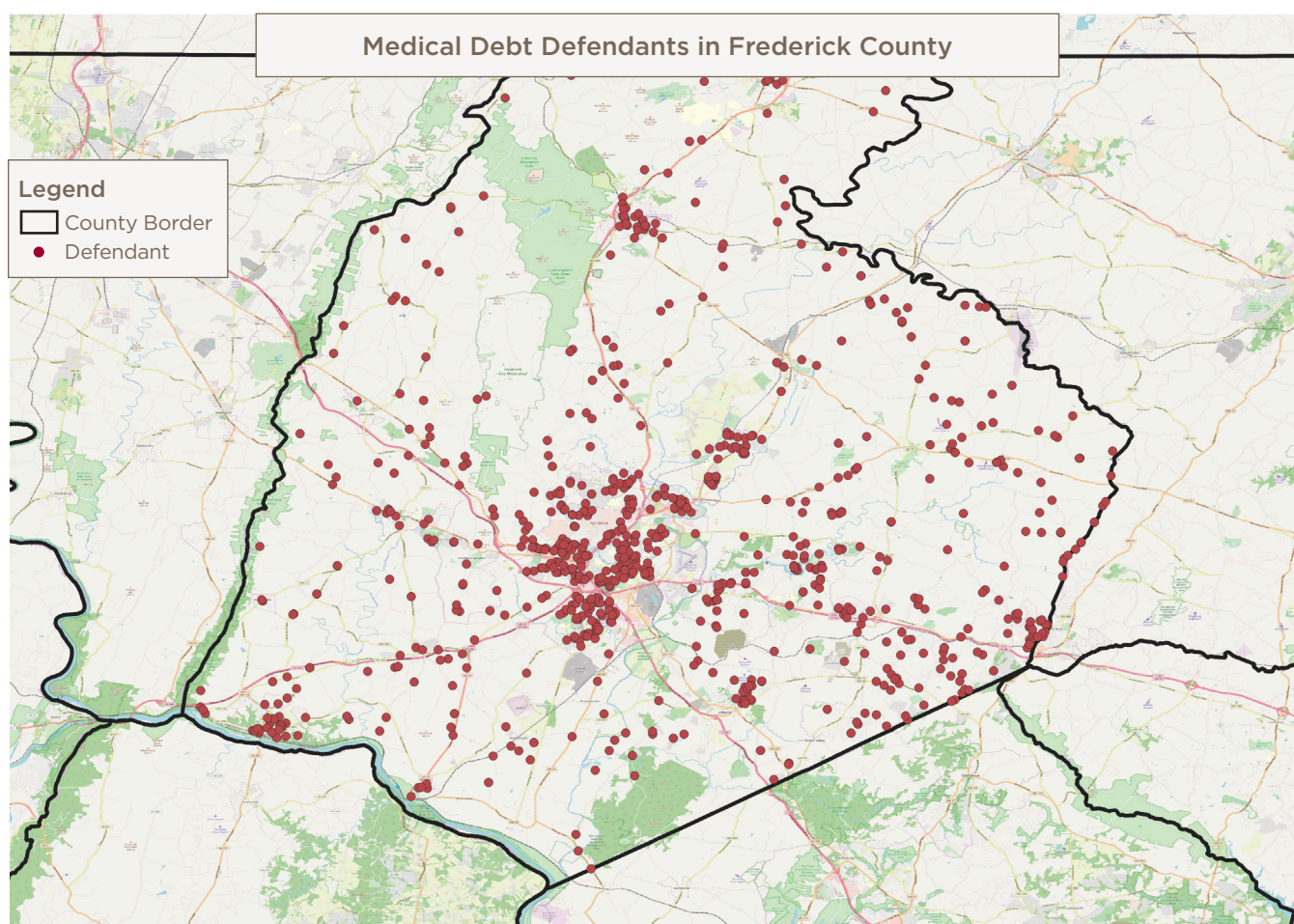


FREDERICK COUNTY MEDICAL DEBT LAWSUITS 2009 – 2018

Medical Debt Lawsuits Filed Against County Residents¹

Total medical debt lawsuits	1,184
Total amount of medical debt sought through lawsuits	\$3,893,446
Median amount of medical debt per lawsuit (meaning half the lawsuits were for less and half were for more)	\$1,238
Total cases involving wage and property garnishments	133
Total amount sought through garnishments	\$498,164

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
Johns Hopkins Suburban Hospital	Johns Hopkins Health System	261	\$546,647	\$932	10	\$21,284
University of Maryland Medical Center	University of Maryland Medical System	241	\$1,528,795	\$2,815	23	\$213,311
Carroll Hospital Center	LifeBridge Health	117	\$260,750	\$1,059	12	\$45,954
Meritus Medical Center		116	\$511,522	\$2,152	24	\$72,135
Frederick Regional Health System		66	\$180,893	\$1,247	10	\$31,782
Johns Hopkins Hospital	Johns Hopkins Health System	56	\$164,746	\$1,184	7	\$11,441
Sinai Hospital of Baltimore	LifeBridge Health	54	\$96,337	\$946	5	\$9,178
Greater Baltimore Medical Center		45	\$83,329	\$977	9	\$19,655
MedStar Montgomery Medical Center	MedStar Health	40	\$119,766	\$1,197	9	\$24,711
Johns Hopkins Howard County General Hospital	Johns Hopkins Health System	30	\$48,528	\$1,119	6	\$11,922
Mercy Medical Center		27	\$29,504	\$894	4	\$3,568
Northwest Hospital	LifeBridge Health	14	\$25,920	\$940	2	\$2,301
Holy Cross Hospital	Trinity Health	13	\$31,542	\$956	2	\$5,724
University of Maryland Rehabilitation & Orthopaedic Institute	University of Maryland Medical System	13	\$23,260	\$1,025	1	\$6,369
Adventist HealthCare (only system info reported)	Adventist HealthCare	11	\$53,213	\$3,644		
MedStar Union Memorial Hospital	MedStar Health	11	\$17,078	\$1,381	2	\$7,264
Peninsula Regional Medical Center		10	\$11,363	\$560		
Saint Agnes Healthcare	Ascension Healthcare	8	\$32,150	\$819	1	\$520
University of Maryland Shore Medical Center	University of Maryland Medical System	8	\$22,033	\$1,248		
Johns Hopkins Bayview Medical Center	Johns Hopkins Health System	6	\$12,924	\$2,085	1	\$4,059
MedStar Franklin Square Medical Center	MedStar Health	6	\$6,333	\$537	3	\$3,636

Hospital Name	System	Total Lawsuits	Amount	Median Amount	Garnishment Total	Garnishment Amount
Atlantic General Hospital		5	\$3,891	\$618		
University of Maryland Medical Center Midtown Campus	University of Maryland Medical System	4	\$13,755	\$3,351		
University of Maryland Capital Region Health at Laurel Regional and Prince George's Hospital	University of Maryland Medical System	3	\$5,141	\$1,419	1	\$2,742
Adventist Healthcare Shady Grove Medical Center	Adventist HealthCare	2	\$4,284	\$2,142	1	\$610
Anne Arundel Medical Center		2	\$4,277	\$2,138		
MedStar Good Samaritan Hospital	MedStar Health	2	\$802	\$401		
MedStar Harbor Hospital	MedStar Health	2	\$587	\$293		
University of Maryland Charles Regional Medical Center	University of Maryland Medical System	2	\$9,766	\$4,883		
University of Maryland St. Joseph Medical Center	University of Maryland Medical System	2	\$2,926	\$1,463		
CalvertHealth Medical Center		1	\$9,874	\$9,874		
MedStar Health (only system info reported)	MedStar Health	1				
MedStar Southern Maryland Hospital Center	MedStar Health	1	\$1,088	\$1,088		
MedStar St. Mary's Hospital	MedStar Health	1				
Mt. Washington Pediatric Hospital	University of Maryland Medical System	1	\$826	\$826		
University of Maryland Baltimore Washington Medical Center	University of Maryland Medical System	1				
University of Maryland Medical System (only system info reported)	University of Maryland Medical System	1	\$29,594	\$29,594		
Total		1,184	\$3,893,446	\$1,238	133	\$498,164

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
241,215	17,336	5,245	\$88,502	13,021	6,974	180,660	21,515	21,209	11,024

Medical Debt Lawsuits Victimize Low-Wage Workers

Top three private-sector employers for wage garnishment victims:

- Carey International Inc
- State Farm
- E-Trade Insurance Services 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 Collections³

- Overall: 16%
- White communities: 15%
- 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
Carroll Hospital Center	LifeBridge Health	\$49,766,303	94	35	11	33
Johns Hopkins Suburban Hospital	Johns Hopkins Health System	\$45,245,523	81	32	7	32
Meritus Medical Center		\$37,873,802	96	40	3	28
Frederick Regional Health System		\$34,932,998	99	32	2	33

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
Johns Hopkins Suburban Hospital	Johns Hopkins Health System	\$2,722,053,000	\$182,209,000
Carroll Hospital Center	LifeBridge Health	\$2,595,252,000	\$135,527,000
Meritus Medical Center		\$2,925,273,483	\$112,378,018
Frederick Regional Health System		\$3,595,001,000	\$67,711,000

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
Johns Hopkins Suburban Hospital	Johns Hopkins Health System	\$19,442,300	\$23,295,770	\$3,853,470	10
Carroll Hospital Center	LifeBridge Health	\$7,226,042	\$10,084,486	\$2,858,444	17
Meritus Medical Center		\$26,239,837	\$27,128,163	\$888,326	27
Frederick Regional Health System		\$50,842,000	\$51,075,576	\$233,576	31

*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
Johns Hopkins Suburban Hospital	Johns Hopkins Health System	230	688	374	314	45.6%
Carroll Hospital Center*	LifeBridge Health	146	338	215	123	36.4%
University of Maryland Medical Center	University of Maryland Medical System	751	1,707	1,237	470	27.5%
Meritus Medical Center		257	4,564	3,473	1,091	23.9%
Frederick Regional Health System*		272	1,267	7,273		0.0%

*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>