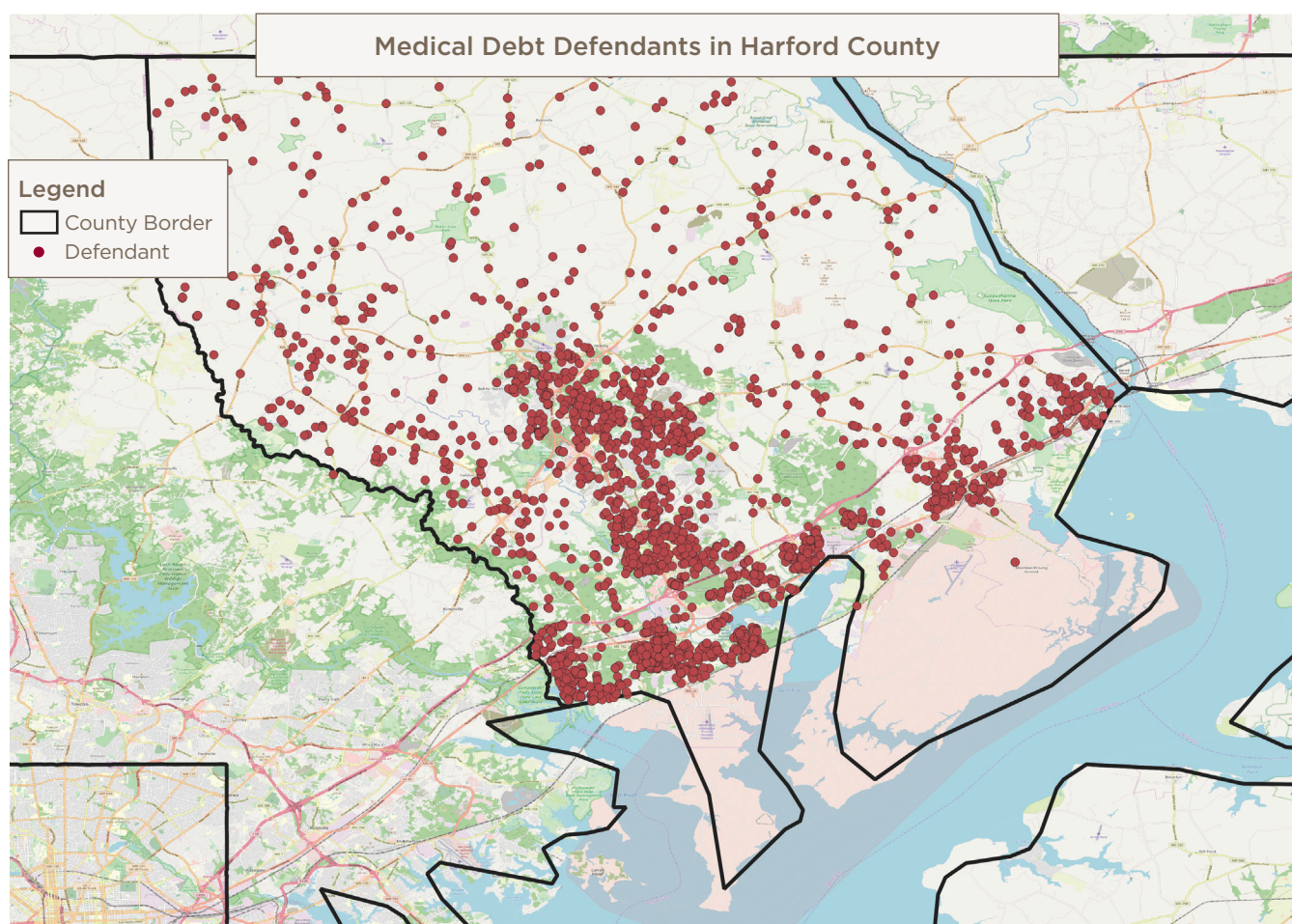


# HARFORD COUNTY MEDICAL DEBT LAWSUITS 2009 – 2018

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

Total medical debt lawsuits	3,311
Total amount of medical debt sought through lawsuits	\$6,329,536
Median amount of medical debt per lawsuit (meaning half the lawsuits were for less and half were for more)	\$1,050
Total cases involving wage and property garnishments	724
Total amount sought through garnishments	\$1,357,227

## 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
Greater Baltimore Medical Center		1,148	\$1,333,620	\$763	290	\$391,572
MedStar Franklin Square Medical Center	MedStar Health	611	\$950,137	\$955	192	\$349,569
University of Maryland Medical Center	University of Maryland Medical System	446	\$1,956,622	\$2,201	41	\$178,005
Sinai Hospital of Baltimore	LifeBridge Health	241	\$319,231	\$921	54	\$75,119
Johns Hopkins Bayview Medical Center	Johns Hopkins Health System	141	\$315,338	\$1,396	30	\$112,479
Mercy Medical Center		126	\$139,424	\$867	18	\$15,837
University of Maryland St. Joseph Medical Center	University of Maryland Medical System	106	\$198,986	\$1,472	7	\$12,230
MedStar Union Memorial Hospital	MedStar Health	104	\$184,343	\$980	21	\$47,827
Johns Hopkins Hospital	Johns Hopkins Health System	102	\$161,740	\$1,242	16	\$33,558
MedStar Good Samaritan Hospital	MedStar Health	74	\$151,835	\$956	16	\$21,497
Saint Agnes Healthcare	Ascension Healthcare	40	\$74,734	\$880	5	\$11,497
Northwest Hospital	LifeBridge Health	25	\$43,772	\$1,117	6	\$10,458
University of Maryland Rehabilitation & Orthopaedic Institute	University of Maryland Medical System	22	\$102,914	\$1,582	4	\$28,352
MedStar Harbor Hospital	MedStar Health	17	\$21,564	\$997	5	\$7,360
Johns Hopkins Howard County General Hospital	Johns Hopkins Health System	16	\$20,189	\$1,006	4	\$8,076
University of Maryland Medical Center Midtown Campus	University of Maryland Medical System	16	\$46,799	\$1,275	1	\$1,346
University of Maryland Shore Medical Center	University of Maryland Medical System	13	\$61,720	\$3,560		
Peninsula Regional Medical Center		11	\$17,255	\$584	2	\$1,122
LifeBridge Health (only system info reported)	LifeBridge Health	7	\$11,542	\$2,021	5	\$8,623
Carroll Hospital Center	LifeBridge Health	6	\$9,834	\$1,076		
Johns Hopkins Suburban Hospital	Johns Hopkins Health System	6	\$14,090	\$769		

Hospital Name	System	Total Lawsuits	Amount	Median Amount	Garnishment Total	Garnishment Amount
University of Maryland Upper Chesapeake Medical Center	University of Maryland Medical System	6	\$78,900	\$12,702	3	\$35,776
Union Hospital		4	\$8,590	\$825		
University of Maryland Baltimore Washington Medical Center	University of Maryland Medical System	4	\$2,948	\$824	2	\$2,529
Atlantic General Hospital		3	\$603	\$206		
MedStar Health (only system info reported)	MedStar Health	3	\$2,983	\$910		
University of Maryland Capital Region Health at Laurel Regional and Prince George's Hospital	University of Maryland Medical System	3	\$5,098	\$2,185	2	\$4,398
University of Maryland Medical System (only system info reported)	University of Maryland Medical System	3	\$8,970	\$2,437		
University of Maryland Harford Memorial Hospital	University of Maryland Medical System	2	\$41,896	\$20,948		
Anne Arundel Medical Center		1	\$20,239	\$20,239		
Frederick Regional Health System		1	\$5,685	\$5,685		
MedStar St. Mary's Hospital	MedStar Health	1	\$15,858	\$15,858		
Mt. Washington Pediatric Hospital	University of Maryland Medical System	1	\$681	\$681		
University of Maryland Charles Regional Medical Center	University of Maryland Medical System	1	\$1,396	\$1,396		
<b>Total</b>		<b>3,311</b>	<b>\$6,329,536</b>	<b>\$1,050</b>	<b>724</b>	<b>\$1,357,227</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
247,931	18,512	5,212	\$83,445	9,699	7,145	191,227	33,223	10,399	6,533

## Medical Debt Lawsuits Victimize Low-Wage Workers

Top three private-sector employers for wage garnishment victims:

- Johns Hopkins
- Medstar
- Walmart

## 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: 13%
- White communities: 11%
- 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%
University of Maryland Medical Center	University of Maryland Medical System	\$80,154,293	79	26	21	76
Johns Hopkins Bayview Medical Center	Johns Hopkins Health System	\$75,318,668	107	34	19	50
Greater Baltimore Medical Center		\$64,573,261	113	35	12	53
Sinai Hospital of Baltimore	LifeBridge Health	\$63,282,197	69	28	29	53
MedStar Franklin Square Medical Center	MedStar Health	\$59,615,118	60	20	7	41

## 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
Sinai Hospital of Baltimore	LifeBridge Health	\$7,041,203,651	\$362,900,864
Greater Baltimore Medical Center		\$4,563,670,239	\$221,161,630
MedStar Franklin Square Medical Center	MedStar Health	\$4,732,365,862	\$179,873,952
Johns Hopkins Bayview Medical Center	Johns Hopkins Health System	\$5,588,855,000	\$46,080,000

## 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 Franklin Square Medical Center	MedStar Health	\$37,249,258	\$47,879,563	\$10,630,306	5
Johns Hopkins Bayview Medical Center	Johns Hopkins Health System	\$87,301,000	\$94,801,795	\$7,500,795	6
Sinai Hospital of Baltimore	LifeBridge Health	\$35,393,023	\$37,959,583	\$2,566,560	18
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 - 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 Bayview Medical Center	Johns Hopkins Health System	455	1,130	579	551	48.80%
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%
MedStar Franklin Square Medical Center	MedStar Health	369	21,362	20,950	412	1.90%
Sinai Hospital of Baltimore	LifeBridge Health	448	3,278	3,268	10	0.30%

## 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://hscrc.state.md.us/Pages/ar-rev.aspx>