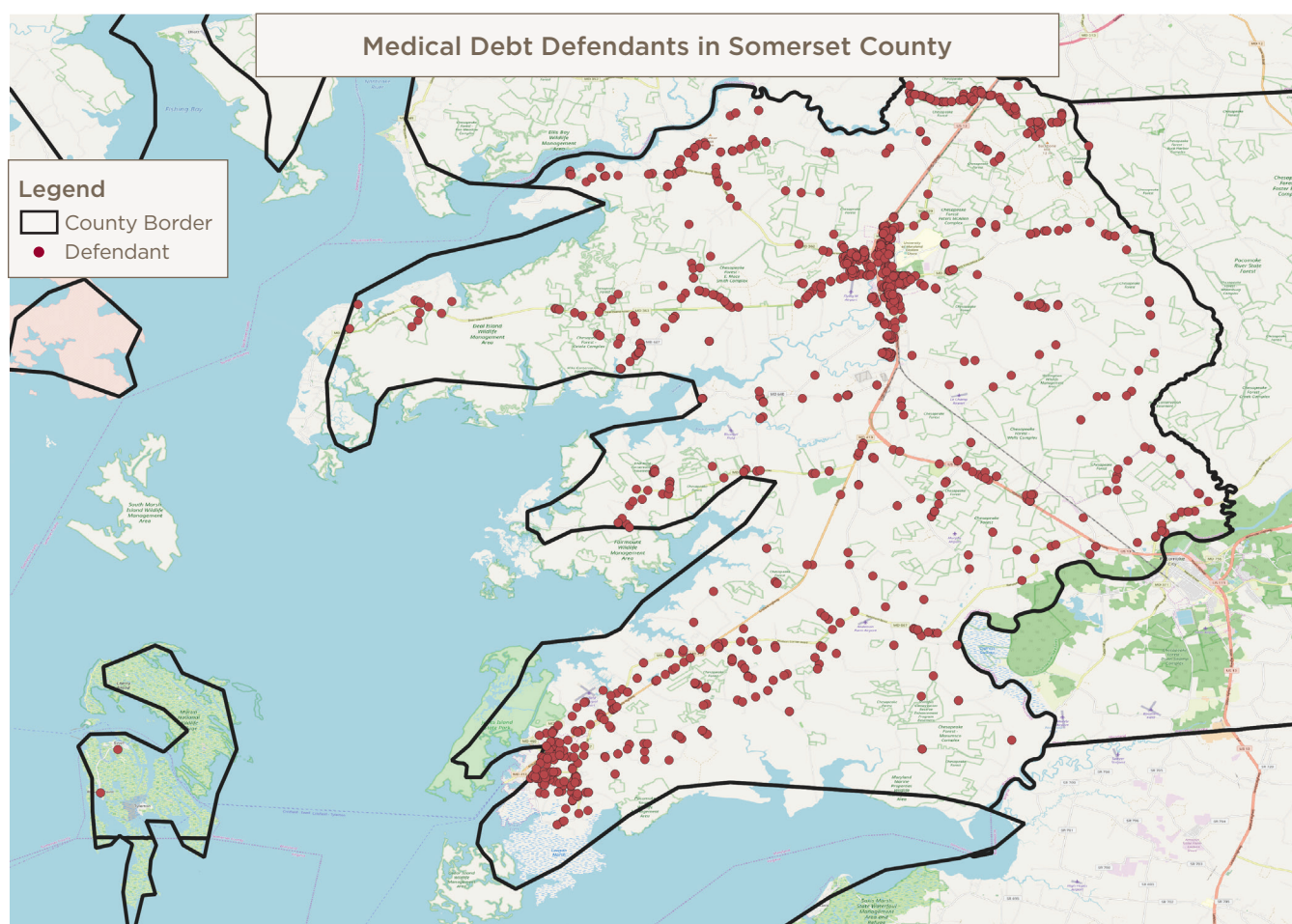


SOMERSET COUNTY MEDICAL DEBT LAWSUITS 2009 – 2018

Medical Debt Lawsuits Filed Against County Residents¹

Total medical debt lawsuits	2,051
Total amount of medical debt sought through lawsuits	\$2,141,205
Median amount of medical debt per lawsuit (meaning half the lawsuits were for less and half were for more)	\$431
Total cases involving wage and property garnishments	939
Total amount sought through garnishments	\$865,053

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
Peninsula Regional Medical Center		1,897	\$1,824,618	\$440	866	\$812,577
McCready Health		82	\$16,641	\$131	61	\$13,291
Atlantic General Hospital		25	\$25,529	\$648	10	\$14,538
University of Maryland Shore Medical Center	University of Maryland Medical System	16	\$37,206	\$1,365		
University of Maryland Medical Center	University of Maryland Medical System	12	\$216,342	\$8,885	1	\$21,351
Johns Hopkins Hospital	Johns Hopkins Health System	5	\$9,097	\$1,697	1	\$3,298
CalvertHealth Medical Center		2	\$1,399	\$699		
Carroll Hospital Center	LifeBridge Health	2	\$3,042	\$1,521		
Mercy Medical Center		2	\$2,504	\$1,252		
Greater Baltimore Medical Center		1	\$302	\$302		
Johns Hopkins Suburban Hospital	Johns Hopkins Health System	1	\$301	\$301		
MedStar Harbor Hospital	MedStar Health	1	\$1,015	\$1,015		
Meritus Medical Center		1	\$1,087	\$1,087		
Saint Agnes Healthcare	Ascension Healthcare	1	\$632	\$632		
Sinai Hospital of Baltimore	LifeBridge Health	1	\$-	\$-		
University of Maryland Medical Center Midtown Campus	University of Maryland Medical System	1	\$715	\$715		
University of Maryland Rehabilitation & Orthopaedic Institute	University of Maryland Medical System	1	\$777	\$777		
Total		2051	\$2,141,205	\$431	939	\$865,053

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
19,680	4,434	1,551	\$39,239	1,909	971	12,024	6,394	651	229

Medical Debt Lawsuits Victimize Low-Wage Workers

Top three private-sector employers for wage garnishment victims:

- Walmart
- Perdue
- Aurora Senior Living

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: 26%
- White communities: 31%
- Communities of color: 21%

Executive Compensation for Top Hospitals Suing County Residents: Last Five Years⁵

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%
Peninsula Regional Medical Center		\$ 45,302,065	73	22	6	47
Atlantic General Hospital		\$ 21,481,228	48	16	1	23
McCready Health		\$ 4,985,792	21	7		

Net Income for Top Hospitals Filing Medical Debt Lawsuits in County: 2009 - 2018⁶

Hospital Name	System	Total Operating Revenues	Net Income
Peninsula Regional Medical Center		\$3,820,391,618.00	\$170,382,018
Atlantic General Hospital		\$1,007,127,955.00	\$19,584,718
McCready Health		\$180,200,900.00	\$3,054,993

Profiting from Charity Rate Support⁴: 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
Atlantic General Hospital		\$14,961,755	\$15,191,893	\$230,138	32
McCready Health		\$1,670,158	\$1,854,455	\$184,297	33
Peninsula Regional Medical Center		\$43,627,300	\$43,529,033	-\$98,267	34

*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
Atlantic General Hospital*		48	599	466	133	22.20%
McCready Health		3	242	218	24	9.90%
Peninsula Regional Medical Center		289	4,702	4,686	16	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: Maryland Health Services Cost Review Commission, Community Benefits Program, Maryland Hospital Community Benefit Financial Report: FY 2014 - 2018.
- 5 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.
- 6 Financial Information from audited financial reports, appropriate years.
- 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>