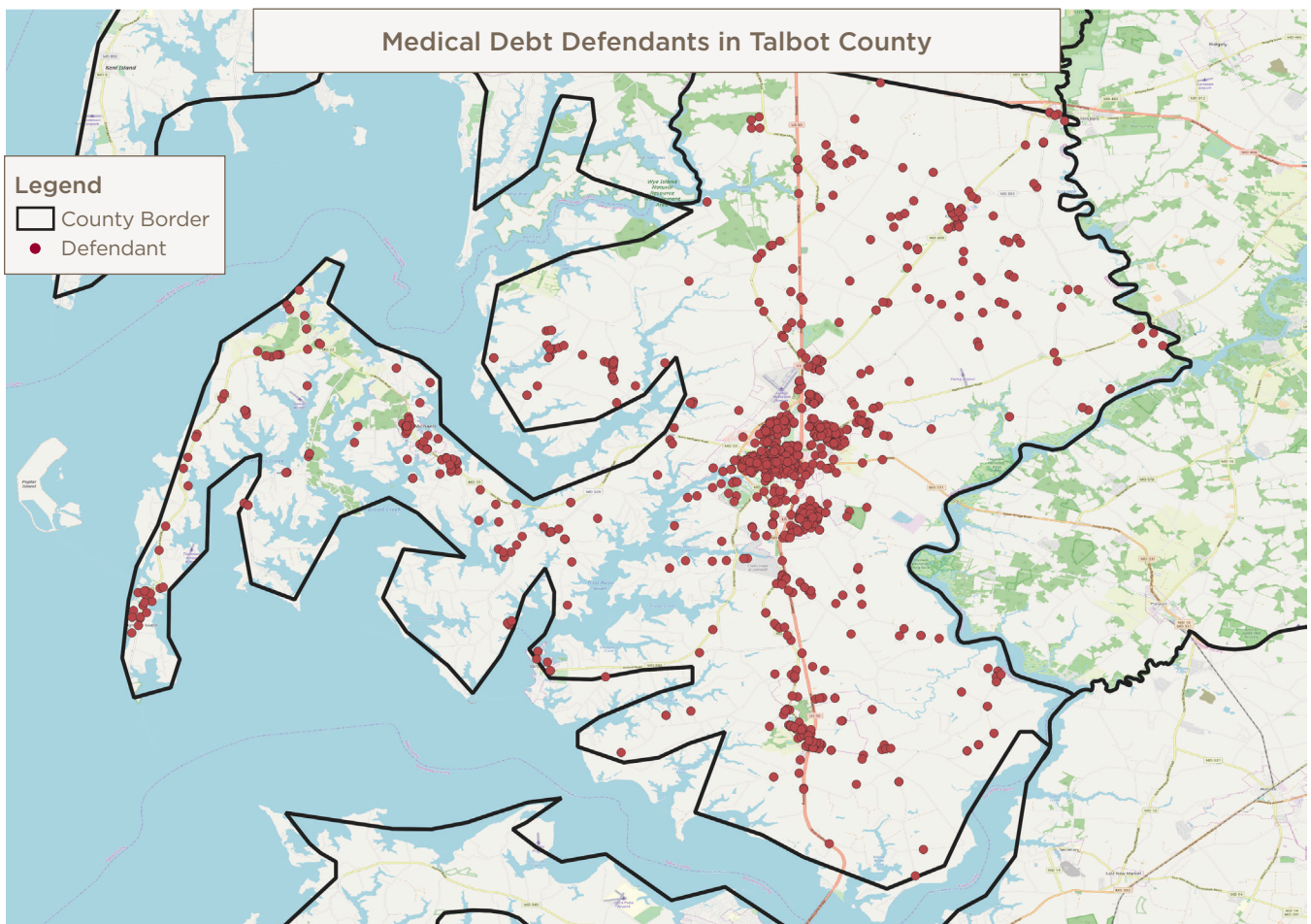


TALBOT COUNTY MEDICAL DEBT LAWSUITS 2009 – 2018

Medical Debt Lawsuits Filed Against County Residents¹

Total medical debt lawsuits	1,739
Total amount of medical debt sought through lawsuits	\$36,316,445
Median amount of medical debt per lawsuit (meaning half the lawsuits were for less and half were for more)	\$1,084
Total cases involving wage and property garnishments	32
Total amount sought through garnishments	\$82,450

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
University of Maryland Shore Medical Center	University of Maryland Medical System	1,555	\$2,955,382	\$1,078		
University of Maryland Medical Center	University of Maryland Medical System	79	\$518,679	\$3,341	10	\$62,316
Peninsula Regional Medical Center		59	\$67,979	\$432	16	\$15,185
Mercy Medical Center		6	\$6,721	\$1,001		
Greater Baltimore Medical Center		5	\$1,958	\$380	2	\$920
Johns Hopkins Suburban Hospital	Johns Hopkins Health System	5	\$8,348	\$208		
Atlantic General Hospital		4	\$16,159	\$4,090		
Johns Hopkins Bayview Medical Center	Johns Hopkins Health System	4	\$3,697	\$887		
Sinai Hospital of Baltimore	LifeBridge Health	4	\$6,336	\$1,622	2	\$2,757
Anne Arundel Medical Center		3	\$8,515	\$3,238		
Johns Hopkins Hospital	Johns Hopkins Health System	3	\$3,325	\$996		
Saint Agnes Healthcare	Ascension Healthcare	3	\$6,549	\$1,960		
MedStar Harbor Hospital	MedStar Health	2	\$1,202	\$601		
CalvertHealth Medical Center		1	\$730	\$730	1	\$730
Carroll Hospital Center	LifeBridge Health	1	\$344	\$344		
LifeBridge Health (only system info reported)	LifeBridge Health	1	\$541	\$541	1	\$541
MedStar St. Mary's Hospital	MedStar Health	1				
MedStar Union Memorial Hospital	MedStar Health	1	\$24,008	\$24,008		
Northwest Hospital	LifeBridge Health	1				
University of Maryland Baltimore Washington Medical Center	University of Maryland Medical System	1	\$1,171	\$1,171		
Total		1,739	\$3,631,645	\$1,084	32	\$82,450

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
37,049	3,692	995	\$65,595	2,297	826	28,759	4,253	2,424	534

Medical Debt Lawsuits Victimize Low-Wage Workers

Top three private-sector employers for wage garnishment victims:

- Walmart
- Perdue Farms
- Target

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: 18%
- White communities: 18%
- 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
University of Maryland Shore Medical Center	University of Maryland Medical System	\$77,409,189	117	44	15	41
Greater Baltimore Medical Center		\$64,573,261	113	35	12	53
Peninsula Regional Medical Center		\$45,302,065	73	22	6	47
Mercy Medical Center		\$35,296,181	60	17	4	40

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
University of Maryland Shore Medical Center	University of Maryland Medical System	\$2,742,438,118	\$235,973,997
Greater Baltimore Medical Center		\$4,563,670,239	\$221,161,630
Mercy Medical Center		\$6,181,693,000	\$170,419,000
Peninsula Regional Medical Center		\$3,820,391,618	\$170,382,01

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
Greater Baltimore Medical Center		\$11,815,062	\$13,059,540	\$1,244,478	23
Mercy Medical Center		\$91,368,182	\$91,732,422	\$364,240	29
Peninsula Regional Medical Center		\$43,627,300	\$43,529,033	-\$98,267	34
University of Maryland Shore Medical Center	University of Maryland Medical System	\$27,420,183	\$25,371,100	-\$2,049,083	39

*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
Greater Baltimore Medical Center		269	529	468	61	11.5%
Mercy Medical Center		204	711	685	26	3.7%
Peninsula Regional Medical Center		289	4,702	4,686	16	0.3%
University of Maryland Medical Center	University of Maryland Medical System	751	1,707	1,237	470	27.5%
University of Maryland Shore Medical Center	University of Maryland Medical System	214	1,607	1,045	562	35.0%

*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>