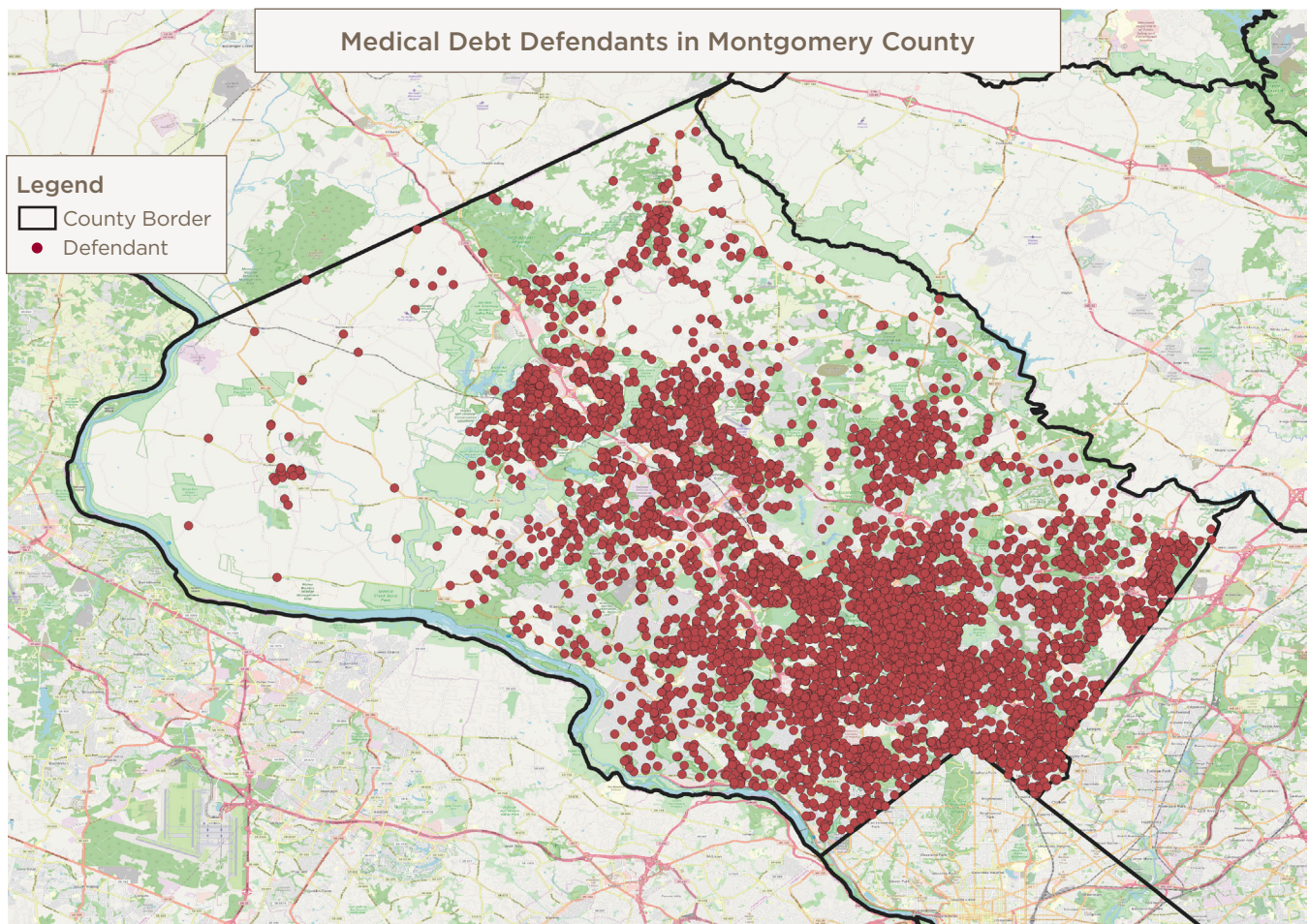


# MONTGOMERY COUNTY MEDICAL DEBT LAWSUITS 2009 – 2018

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

Total medical debt lawsuits	9,614
Total amount of medical debt sought through lawsuits	\$20,844,236
Median amount of medical debt per lawsuit (meaning half the lawsuits were for less and half were for more)	\$1,012
Total cases involving wage and property garnishments	666
Total amount sought through garnishments	\$1,713,023

## 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	7,337	\$14,318,161	\$863	266	\$686,265
MedStar Montgomery Medical Center	MedStar Health	676	\$1,666,970	\$1,278	146	\$352,159
Holy Cross Hospital	Trinity Health	583	\$1,686,374	\$1,408	81	\$268,537
University of Maryland Medical Center	University of Maryland Medical System	239	\$1,418,949	\$3,155	23	\$117,256
Johns Hopkins Hospital	Johns Hopkins Health System	98	\$222,683	\$1,479	9	\$14,842
University of Maryland Capital Region Health at Laurel Regional and Prince George's Hospital	University of Maryland Medical System	96	\$200,762	\$1,564	40	\$79,180
Johns Hopkins Howard County General Hospital	Johns Hopkins Health System	72	\$90,304	\$969	15	\$15,928
Adventist HealthCare (only system info reported)	Adventist HealthCare	67	\$362,260	\$2,560	1	\$4,347
Greater Montgomery Medical Center		54	\$57,842	\$644	12	\$15,236
Sinai Hospital of Montgomery	LifeBridge Health	44	\$83,401	\$1,335	9	\$26,828
Saint Agnes Healthcare	Ascension Healthcare	34	\$64,070	\$975	7	\$6,377
Johns Hopkins Bayview Medical Center	Johns Hopkins Health System	31	\$47,447	\$1,103	6	\$10,716
MedStar Southern Maryland Hospital Center	MedStar Health	31	\$45,435	\$897	5	\$5,620
Peninsula Regional Medical Center		28	\$42,314	\$894	5	\$3,735
Mercy Medical Center		26	\$25,741	\$859	4	\$3,969
Northwest Hospital	LifeBridge Health	20	\$42,448	\$891	3	\$2,705
MedStar Health (only system info reported)	MedStar Health	18	\$34,918	\$432	1	\$632
MedStar Franklin Square Medical Center	MedStar Health	12	\$14,426	\$776	2	\$3,262
MedStar Union Memorial Hospital	MedStar Health	12	\$24,136	\$1,130	3	\$9,287
University of Maryland Shore Medical Center	University of Maryland Medical System	12	\$20,801	\$1,280	1	\$2,063
MedStar Harbor Hospital	MedStar Health	11	\$15,717	\$546	4	\$4,524

Hospital Name	System	Total Lawsuits	Amount	Median Amount	Garnishment Total	Garnishment Amount
Meritus Medical Center		11	\$47,663	\$1,462	2	\$1,395
Adventist Healthcare Shady Grove Medical Center	Adventist HealthCare	10	\$43,474	\$4,012	4	\$23,532
University of Maryland Charles Regional Medical Center	University of Maryland Medical System	10	\$6,954	\$475		
Adventist Healthcare Washington Adventist Hospital	Adventist HealthCare	8	\$29,023	\$2,956	4	\$11,685
Anne Arundel Medical Center		8	\$71,251	\$6,033	2	\$16,606
MedStar Good Samaritan Hospital	MedStar Health	7	\$19,085	\$943	2	\$12,979
University of Maryland Montgomery Washington Medical Center	University of Maryland Medical System	7	\$4,174	\$499	3	\$2,123
University of Maryland Medical Center Midtown Campus	University of Maryland Medical System	7	\$9,849	\$1,224		
Carroll Hospital Center	LifeBridge Health	6	\$11,216	\$1,769		
University of Maryland Rehabilitation & Orthopaedic Institute	University of Maryland Medical System	6	\$37,008	\$2,443		
Union Hospital		5	\$4,991	\$600	3	\$3,791
University of Maryland St. Joseph Medical Center	University of Maryland Medical System	5	\$14,100	\$2,141		
Doctors Community Hospital		4	\$12,895	\$1,348		
Johns Hopkins Health System (only system info reported)	Johns Hopkins Health System	4	\$9,261	\$1,894		
Atlantic General Hospital		3	\$1,861	\$633		
CalvertHealth Medical Center		3	\$17,664	\$1,794		
Fort Washington Medical Center		3	\$12,897	\$4,293	1	\$6,087
Mt. Washington Pediatric Hospital	University of Maryland Medical System	3	\$2,488	\$635	1	\$635
LifeBridge Health (only system info reported)	LifeBridge Health	1	\$720	\$720	1	\$720
University of Maryland Harford Memorial Hospital	University of Maryland Medical System	1	\$1,700	\$1,700		
University of Maryland Medical System (only system info reported)	University of Maryland Medical System	1	\$802	\$802		
<b>Total</b>		<b>9,614</b>	<b>\$20,844,236</b>	<b>\$1,012</b>	<b>666</b>	<b>\$1,713,023</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
1,031,10	72,085	22,390	\$103,178	86,606	31,839	464,378	185,359	195,588	153,106

## Medical Debt Lawsuits Victimize Low-Wage Workers

Top three private-sector employers for wage garnishment victims:

- Walmart
- Johns Hopkins
- 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 Collections<sup>3</sup>

- Overall: 10%
- White communities: 4%
- Communities of color: 14%

## 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%
Johns Hopkins Hospital	Johns Hopkins Health System	\$124,919,403	196	56	35	82
University of Maryland Medical Center	University of Maryland Medical System	\$80,154,293	79	26	21	76
Johns Hopkins Suburban Hospital	Johns Hopkins Health System	\$45,245,523	81	32	7	32
MedStar Montgomery Medical Center	MedStar Health	\$44,912,119	55	18	5	17
Holy Cross Hospital	Trinity Health	\$44,639,989	82	29	9	24

## 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
Johns Hopkins Hospital	Johns Hopkins Health System	\$19,861,730,000	\$609,011,000
Holy Cross Hospital	Trinity Health	\$4,522,082,000	\$309,793,000
Johns Hopkins Suburban Hospital	Johns Hopkins Health System	\$2,722,053,000	\$182,209,000
MedStar Montgomery Medical Center	MedStar Health	\$1,492,444,653	\$64,384,589



## 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
Johns Hopkins Hospital	Johns Hopkins Health System	\$133,216,000	\$169,496,419	\$36,280,419	1
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
MedStar Montgomery Medical Center	MedStar Health	\$12,886,130	\$16,432,583	\$3,546,453	12
Holy Cross Hospital	Trinity Health	\$157,009,222	\$133,374,845	-\$23,634,378	46

\*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 Hospital	Johns Hopkins Health System	1,154	1,747	928	819	46.90%
Johns Hopkins Suburban Hospital	Johns Hopkins Health System	230	688	374	314	45.60%
Holy Cross Hospital	Trinity Health	449	8,277	4,691	3,586	43.30%
University of Maryland Medical Center	University of Maryland Medical System	751	1,707	1,237	470	27.50%
MedStar Montgomery Medical Center	MedStar Health	115	4,309	4,111	198	4.60%

## 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>