

2024 Legislative Wrap

Legislation that Passed

Medical Debt

Medical debt remains a problem throughout Maryland. A survey we conducted in October 2023 determined that 14% of Marylanders have a medical debt that they are unable to repay.

HB328 sponsored by Del. Lesley Lopez (D-39) prohibits hospitals from using geographic, or service area tests when considering free or low-cost care. Now, if you qualify by income for charity care, a hospital can't deny that financial assistance based on where you live in Maryland. We hoped to also eliminate the use of asset tests that deny low-income patients free or reduced-cost care if they had certain assets such as two cars. As amended by the Senate Finance committee, patients at more than half of Maryland hospitals will still have to pass an asset test but the asset test was raised to more than \$100,000.

HB728/SB705 sponsored by Del. Bonnie Cullison (D-19), Sen. Antonio Hayes (D-40) and Sen. Clarence Lamm (D-12) removes immigration status as an eligibility requirement for purchasing a health plan through the Maryland Health Benefit Exchange (MHBE), by requiring the state to seek federal approval of a state innovation waiver. The waiver, also known as a 1332 waiver, will establish a Qualified Resident Enrollment Program to allow qualified residents to purchase plans on the individual exchange.

Energy Production, Regulation, and Sales

Energy and Housing

HB864 sponsored by Del. Brian Crosby (D-29B) and Del. Lily Qi (D-15) builds on EmPOWER Maryland, the state's successful energy efficiency program, by helping homeowners and businesses save money through energy efficiency rebates, aligning the program with the state's climate goals, and maximizing the use of federal energy efficiency funds available from the Inflation Reduction Act. The legislation directs the Department of Housing to staff multilingual community outreach specialists to promote the programs and help low-income households access federal and state incentives. It also brings down costs to utility customers by lowering the rate of return to utilities on existing EmPOWER debt.

SB01 sponsored by Sen. Malcolm Augustine (D-47) provides important consumer protections around energy suppliers. Consumers, particularly, low-income consumers have been inundated with door-to-door sales people marketing third-party suppliers. Complaints have been on the rise with research showing that these suppliers target Baltimore's low-income neighborhoods with Hispanic, Black, and immigrant

neighborhoods. SB01 adds these important guardrails. It establishes licensing requirements for energy salespersons as well as bonding, makes these subject to consumer protections, and increases penalties.

Housing Justice

HB1117/SB946 sponsored by Del. Vaughn Stewart (D-19) and Sen. Ariana Kelly (D-16) will strengthen the ability of renters to collectively pursue legal remedies in court. At present, similar maintenance complaints in the same apartment community can only be filed individually in court.

HB693/SB481 Governor Moore’s Renters Rights and Stabilization Act of 2024 creates an Office of Tenants and Landlord Affairs in state government to help tenants know what protections they have under Maryland law and what legal actions they can take to defend themselves and raises the costs of filing evictions while increasing access to counsel for tenants.

Consumer Protection

Economic Action supported a number of bills expanding consumer protection that passed including:

HB603/SB571 Maryland’s KID Code, sponsored by Del. Jared Solomon (D-18) and Sen. Ben Kramer (D-19) which requires businesses to design online services, products, and features that are reasonably likely to be accessed by children with their best interests in mind; **HB701/SB539** sponsored by Del. C.T. Wilson (D-29) and Sen. Dawn Gile (D-33) which will create transparency for ticket buyers by requiring “all-in” ticket pricing and ban speculative ticket sales. This bill, building on past legislation addressing ticket sales, will make Maryland a national leader on ticket fairness.

Legislation that Passed One Chamber

A number of bills we worked on and supported passed one chamber but didn’t move forward in the alternate chamber. These include:

HB392/SB57 sponsored by Del. Vaughn Stewart (D-19) and Sen. Charles Sydnor (D-44) which would allow fair housing organizations to follow HUD best practices and record conversations when conducting fair housing testing; as well as **HB673/SB630** sponsored by Del. Elizabeth Embry (D-43A) and Sen. Ariana Kelly (D-16) which would prohibit the use of liens on homes due to outpatient medical debt. SB57 stalled in the House Judiciary Committee, while HB673 passed the House but did not move forward in the Senate Judicial Proceedings Committee.

Legislation that Died or We Killed

Sometimes bills die, sometimes we work to stop bad bills from moving forward. This year, we experienced both.

HB661 sponsored by Del. Lorig Charkoudian (D-20) would have increased the amount of money low-wage workers could have protected from garnishment each pay period.

HB1135 sponsored by Del. Melissa Wells (D-40) would have created Community Benefits Agreements between community groups, credit unions, and mortgage banking companies. Economic Action supported both of these bills.

Bills we worked to stop include **HB246** the Department of Labor's legislation on Earned Wage Access products. As amended in Senate Finance, the legislation created loopholes that would have allowed payday lenders to enter Maryland to provide high-cost, unsustainable loans to workers living paycheck to paycheck. Other bills we worked to stop include **HB514/SB107** which would expand predatory towing in Maryland, **HB1108/SB1167** which would create an insurance product for tenants to pay that would protect landlords but provide weaker protections than current security deposit laws; and HB223 that would allow CDFIs to make mortgage loans without verifying the ability to repay the loan.