

Ashley Esposito (written testimony)
HB565: Medical Debt Protection Act
Position: Favorable

I support the medical debt protection act and ask the committee to issue a favorable report. My family probably has some of the best insurance policies in the state. I have insurance that pays for our OB/GYN care at 100% coverage. It also covers 3 rounds of IVF (in-vitro fertilization) in a calendar year. I ended up leaving my job and was faced with a difficult decision:

1. Chose the insurance from my new job that offered out of state coverage with no coverage for IVF
2. Pay over \$1400+/month through COBRA (over \$900 of that was for medical coverage).

Ultimately I chose option 2 but I was relieved that I wouldn't incur debt from seeking fertility care. I was wrong. Despite having amazing coverage, I fell into debt because the hospital I went to billed copays in an odd way. The hospital I went to was focused on the medical process which is great. However, when we went to all of our appointments we weren't told we had a running balance or asked to pay a copay at each appointment.

When I went to login to our hospital's payment portal it said zero dollars. I looked for billing info and I figured that my insurance had paid everything. I did eventually receive a bill in the mail for all of the copays that had built up. I found out that all those copays resulted in debt over \$2000+ plus a \$500 fee to store our other embryos.

We appreciate the care of our amazing team of doctors and scientists that got us our son, but the way finance department has handled us has been crazy. We've gotten swarmed with collection calls. The hospital passed it off to a collection agency who calls me multiple times a day and threatens to take action. When we talk about medical debt we don't talk about the mental health toll.

We recently learned that we can be sued and/or have our wages garnished. That terrifies me. We spent years paying high premiums to get to this point and it feels like we've been robbed of our peace. I've tried to contact Hopkins and they refer me to the collection company whose tactics are cruel. I can't afford to pay the debt off in full and I can't afford to put myself through another phone call where I'm treated like a criminal or a bad person. As new parents with a miracle baby, in the middle of a pandemic, isolated from support, and doing our best, our largest stress has been this dark cloud of medical debt with Johns Hopkins Hospital.

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As a reminder, I have one of the best health insurance policies I've heard of in the state of Maryland. So, I cannot imagine what other families are going through that have received similar medical treatment with less coverage at the same hospital. House Bill 565 would ensure that families like mine are treated fairly, given proper notice, and are not at risk to have their lives disrupted or ruined over medical debt. It's hard enough dealing with a medical situation. Predatory hospital practices shouldn't add onto that stress so that people can focus on healing.