

**Testimony to the House Health & Government Operations Committee**  
**HB565: Medical Debt Protection Act**  
**Position: Favorable**

February 16, 2021

The Honorable Shane Pendergrass, Chair  
Health & Government Operations Committee  
Room 241, HOB  
Annapolis, MD 21401  
cc: Members, Health & Government Operations Committee

Honorable Chair Pendergrass and Members of the Committee:

I am writing to you in support of HB565/SB514, the Medical Debt Protection Act, which will take a huge step forward in protecting patients struggling with the burden of medical debt. My name is Nick Mostris and I am a life long resident of harford county and proud union member of IATSE local 19. I am writing in support of this legislation because I have seen first hand the devastating impact medical debt can have on a family.

My parents, John and Aristeia Mostris, worked hard to move our family from New Jersey to Kingsville, Maryland so my two brothers and I could have a better life. My mother cut hair and my father worked as a cook but their dream was to open up a family diner. That didn't happen for them though.

In 1992, my father became very ill with no explanation. He was the hardest worker I knew and it was incredibly scary to see him getting weaker very quickly. We took him to the Emergency Room at Fallston General Hospital where he stayed for three days. They were unable to diagnose him and sent him back to work. Shortly after, he collapsed at work and we began to seek better medical treatment.

After two brain biopsies, my father was diagnosed with a disease called neurosarcooidosis. There was little known about the chronic and debilitating nature of this disease which affected his eyesight, and nervous system. He was too sick to work, sometimes too sick to stand, and was in and out of hospitals for experimental treatments.

My mother started working more to help pay all the bills. She often had to work two jobs while taking care of my brothers and I and managing my father's medical care. My mother worked incredibly hard and I know raising three sons on top of everything else wasn't easy for her.

The weight of my father's chronic illness and the uncertainty of his future weighed heavily on our family. We lost my father on June 15th in 2007 after fifteen years of fighting for his health, and his dignity. I deeply cherish every minute I had with my dad, even while he was ill. Even today I can hear his voice guiding and giving me advice.

Eventually, the bills started to come in from his hospital stays and from the experimental treatments. I saw the shock and stress of these bills take over my mom's every waking moment. My mom was always a fighter, she was the 5th of 6 girls who immigrated to America from Greece when she was a child. At this point in her life, she had been fighting to hold everything together for a very long time.

One of the hospitals, Fallston General where he stayed for just three days, filed a lawsuit to place a lien against the home my parents worked so hard for. I remember my mom telling me that she was too tired to fight the lien and deal with a lawyers and courtroom. Especially not for a hospital that had sent him back to work and didn't diagnose him.

Why is it right for hospitals to profit off the sick and dying? My mother worked literally her whole life to pay off medical debts. If not from my father, from her own health problems like spinal injuries she developed from working two jobs. She survived the last five years of her life working full time while receiving dialysis from kidney failure.

After she passed and my brothers and I began to sort through the estate, and by the time I finally got the attorney overseeing the lien to call me back, I was shocked. The original bill that had been \$6,000 dollars, had now become over \$26,000 dollars in interest, late fees, court fees and attorney fees. The lien had almost quadrupled in value in the ten years between my parents passing.

My brothers and I were blessed to be raised by our parents. Last year we are proud to say that we finally were able to pay off the lien after 22 years. Although, we had to sell the house they worked so hard for in order to do so.

I am writing to ask you to support HB565/SB514, the Medical Debt Protection Act, because this legislation would have prevented Fallston General, what is now UM Upper Chesapeake, from placing the lien on my parents home. No family deserves to go through what we did or lose their home because of medical debt.

I truly hope you find my story and stories like my own inspiring enough to help the hundreds of thousands of Marylanders who are crying and pleading for relief from medical debt. This bill is more important now than ever, for the countless number of families who have or who may lose a loved one during the pandemic and become burdened by medical debt. I respectfully request the Committee give this measure a favorable report.