

7 March 2024

I am presenting information in favor of Senate Bill 1103. I share my experiences in hopes that Maryland legislation can be clarified to help others in similar situations in the future.

My six-year-old daughter needed an outpatient service at Mt Washington Pediatric Hospital in Baltimore in October of last year. I tried to do my due diligence. I made sure our private health insurance was accepted. I asked questions about the forms that I was signing, trying to make sure we wouldn't have any unexpected fees. When I got the bills afterwards, it turned out that the facility fee alone was nearly \$4,000. With our insurance, we were responsible for 20% of that, and we ended up paying nearly \$800 for the facility fee. My issue, in part, was with the high amount of the facility fee--it certainly was hard to swallow--but also that I felt I had no way of knowing this information ahead of time, so that I could make informed decisions about my daughter's care.

After doing some research I learned about facility fee disclosures--or a written estimate of the anticipated hospital charges for nonemergency services--and as near as I could tell, this was something I should be able to obtain.

So when my three-year-old son needed a brain MRI at University of Maryland Medical Center in Baltimore just last month, I tried to do things a little differently. A few days ahead of his appointment, as I was going through forms for the online check-in process, I came across this statement: "You have the right to request and receive a written estimate of the total charges for hospital nonemergency services[...]." So I started making phone calls. Looking back at my call history, it looks like I made about a dozen phone calls over a period of several days.

I was bounced around to multiple departments at UMMC, most people telling me either they had no idea what I was talking about, or someone else could help me--or actually I needed to call the office of the doctor who ordered the scan, get the procedure codes, and then talk to someone else. Finally, the day before the scan, by the end of the day I had an email with the information I had requested. In practice, the information I was told I had a "right" to felt nearly impossible to obtain.

Having a clear sense of anticipated fees ahead of time is a vital part of accessible healthcare.

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