

HB 1420 Health Facilities – Hospitals – Medical Debt Protection

SUPPORT TESTIMONY

Claudette Watson

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Maryland State Assembly District 13

Dear Chair Pendergrass, Vice Chair Pena-Melnyk, and Members of the Health and Government Operations Committee:

My name is Claudette Watson. I'm a mother of three daughters and grandmother to five grandchildren. I was a paraeducator at Gilford Elementary School teaching Pre-K and kindergarten until I had to retire in 2019. In 2015, I was diagnosed with breast cancer and began making appointments at Howard County Hospital. At Howard in 2016, I was referred to the specialist at Johns Hopkins for a sonogram. In going to other hospitals, they had made sure that I was pre-approved by my insurance for any tests that I was send in for. I was under the presumption because of this practice at other hospitals that this was true at Hopkins. Throughout that process of being referred to a specialist at Hopkins, a hospital in my network, I was unaware that my service with the specialist was not covered. At no point in my appointment or after was I informed of the financial assistance program that could have helped me during this difficult time.

When I got my bill in the mail, there were multiple bills for the facility and doctor. I was surprised to know that after insurance I would still be left with over \$1,000 that I still owed them. Hopkins sent my bills to debt collection and an attorney called the school I worked multiple times to get in touch with me. I found this to be invasive of my privacy as it was bringing my own personal business into my workplace and caused tension with coworkers passing along messages from the attorney. We were able to work out a payment plan where I paid \$75 dollars a month until I paid it off in 2018.

This whole process was much added stress during the most difficult time in my life. It may not seem to some people that \$1,000 dollars is that much debt to owe, but we had to sacrifice to make payments. There is no way to determine how much of an effect dealing with this issue had on my health. I prefer not to think about it. I should not have had to worry about debt collectors while receiving Chemo treatments and focusing on fighting cancer.

My advice to other patients in similar situations is to be your own advocate, don't just trust the system. Maryland hospitals need to do a better job making sure patients are aware of their rights to financial assistance.

Claudette Watson