



**NURSE PRACTITIONER  
Association of Maryland**

*“Advocating for Maryland NPs Since 1992”*

February 24, 2026

**Re: Bill: HB 1098/SB 0939 – Bankruptcy Proceedings - Exemptions From Execution - Residential Real Property**

**Support with Amendments**

Dear Chair, Vice Chair and Members of the Committee,

On behalf of the Nurse Practitioner Association of Maryland, Inc. (NPAM) representing over 8,500 NPs licensed in Maryland and 850 active NPAM members, I am writing to state support for **HB 1098/ SB 0939 - Bankruptcy Proceedings - Exemptions From Execution - Residential Real Property** with amendment.

We commend the sponsors for their efforts in addressing this important issue and respectfully request that provider neutral language be used in reference to lines 16 through 19 of the bill and recommend that “Licensed healthcare provider” be used to replace “Licensed Physician.”

**HAS A DISABILITY CERTIFIED BY A LICENSED  
17 PHYSICIAN THAT CAN REASONABLY BE EXPECTED TO LAST FOR A  
CONTINUOUS  
18 PERIOD OF AT LEAST 12 MONTHS AFTER THE DATE ON WHICH THE  
PROCEEDING  
19 BEGINS; AND**

Nurse practitioners (NPs) are licensed and nationally certified advanced practice registered nurses, have advanced clinical training and education, and practice independently in Maryland. In both in-patient and outpatient settings, NPs participate in the healthcare team, deliver cost-effective, high-quality healthcare services to patients, and are chosen by many patients to serve as their Primary Care Provider, including those patients with known disabilities.

For these reasons, we respectfully request you vote favorably to support this bill with the above referenced amendment of using provider neutral language “licensed healthcare provider” which would include the over 8,500 Maryland nurse practitioners who serve as the primary care provider of choice for many citizens of Maryland.

Should you have any questions feel free to contact me at [NPAMexecdir@gmail.com](mailto:NPAMexecdir@gmail.com).

Sincerely,

*Beverly Lang, MScN, RN, ANP-BC, FAANP*

**Beverly Lang MScN, RN, ANP-BC, FAANP**

Interim Executive Director,

Nurse Practitioner Association of Maryland, Inc.

The Nurse Practitioner Association of Maryland, Inc.

5372 Iron Pen Place, Columbia, MD 21044

Phone: 443-367-0277 Fax: 410-740-7217 [www.NPAMonline.org](http://www.NPAMonline.org)