Testimony of Tim Bender, Byco Enterprises Inc. tbender@bycoenterprises.com HB 901 – Health Insurance – Policy of Group Health Insurance – Associations Health & Government Operations Committee Hearing – February 13, 2020 Position: Support

Dear Del. Wendell Beitzel,

I am the owner of a small business in operation for 32 years. We have overcome many obstacles over the years and have seen, and continue to see, many increases in the costs of operation.

As we strive to uphold our business principles and services, it is a struggle to continue our employee benefits and reasonable pay scale. We search continually for new ways to keep costs of operation down so that we can provide for our employees. Every year, our health insurance premiums rise and we must absorb all the cost increase, pass some along to our employees, or reduce the coverage.

HB901 will give us, and countless other small businesses, an opportunity to continue or upgrade our employees' health care coverage. It is a great tool for small businesses to use in protecting and providing for their most valued asset, our employees! Not only will HB901 help provide for our employees, it will also help to stifle the cost of living increases as it will reduce the over all cost of operation. And ultimately the reduction is passed on to the end user.

Thank you for sponsoring this bill and I ask that you share this letter of support with your colleagues and as testimony of support for HB901.

Thank you,

Tim Bender **Byco Ent. Inc.** Grantsville, Md. 301-245-4322