



6240 Old Dobbin Lane ■ Suite 110 ■ Columbia, MD 21045

February 11, 2022

Delegate Shane E. Pendergrass
Chair, House Health & Government Operations Committee
Maryland House of Delegates
6 Bladen Street
Annapolis, MD 21401

RE: HB0709 – Maryland Health Benefit Exchange – Small Business and Nonprofit Health Insurance Subsidies Program

Position: **FAVORABLE**

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

The Howard County Chamber of Commerce (“Chamber”) is a business organization comprised of small business, corporations, non-profits, and governmental agencies all working together for the betterment of the Howard County business community. Our mission is to provide advocacy, connections, and access to timely information to advance the growth and success of the Howard County business community.

I write to you at this moment on behalf of our 650-plus member companies, the vast majority of whom have less than 25 employees, to state our support of HB0709. If passed, this legislation would lead to significant dollars invested over a one-year period to support small businesses and nonprofits with fewer than 25 full-time employees. This program would provide subsidies to qualified employers and their employees for their health coverage through Maryland Health Connection, plus \$3 million per year for outreach to notify small employers about the new program. The program should be financed with available federal funding.

While there are several health insurance programs courtesy of the Maryland Exchange, there currently is no funding for the Small Business and Nonprofit Health Insurance Subsidies Program. In Howard County alone, there are a host of non-profits that offer no health insurance, yet these same people provide numerous social services to support our community. There are also small businesses who provide limited insurance due to cost constraints. One can clearly see that there is a major need to support small businesses in providing health insurance assistance to their employees.

Statewide, only 37% of small employers offer health insurance to their employees, compared to 95% of larger employers. Many small businesses continue to recover from the COVID-19 pandemic and its remnants. HB0709 could prove to be a major safety net for small employers as they seek to retain employees. This legislation would also aid workers who have been hesitant to return to workplace for lack of health insurance.

On behalf of Howard County Chamber members and non-profits, and in solidarity with state of Maryland chambers of commerce, we urge you to vote FAVORABLE for HB0709 and help to grow our small business community.

Sincerely,



Leonardo McClarty, CCE
President/CEO, Howard County Chamber

cc: Delegate Robbyn Lewis, Sponsor, HB0709
Delegate Brooke E. Lierman, Sponsor, HB0709
Delegate Karen Lewis Young, Sponsor, HB0709
Senator Katie Fry Hester, Sponsor, SB0632
Senator Brian J. Feldman, Sponsor, SB0632
Senator Joanne C. Benson, Sponsor, SB0632
Members of the House Health & Government Operations Committee
Howard Chamber Board of Directors
Howard Chamber Legislative Affairs Committee