



## Testimony in SUPPORT of House Bill 709

Maryland Health Benefit Exchange Small Business and Nonprofit Health Insurance Subsidies  
House Health and Government Operations Committee  
Kony Serrano, On Behalf of CASA

February 15, 2022

Dear Chairman Pendergrass and Members of the Committee:

CASA is pleased to provide support for HB709 Maryland Health Benefit Exchange Small Business and Nonprofit Health Insurance Subsidies. CASA is the largest membership-based immigrant services and advocacy organization in mid-Atlantic region, with a membership of over 120,000 Black and brown immigrant and working families.

**HB709 would invest \$45 million/year into a five-year state subsidy program for small businesses and nonprofits to offer employees health coverage through Maryland Health Connection, plus \$3 million/year for outreach to notify small employers about the new program.**

In Maryland only 37% of small employers offer health coverage to their employees compared to 95% of large employers.<sup>1</sup> High cost prevents many of these small businesses from providing this benefit to their employees. In addition to helping employees stay healthy, health coverage also helps make employment opportunities more attractive to job seekers which is important in the current economic climate. Small businesses are more likely than large businesses to be owned by people of color and Maryland has the highest rate per-capita of businesses owned by people of color in the nation.<sup>2</sup> Providing better opportunities for small businesses and nonprofits to provide health coverage will improve health equity.

Immigrant families have worked on the frontlines during the pandemic in many of the critical services that are provided by small businesses and nonprofits. From critical trades (construction workers, electricians, plumbers, etc) to key roles in childcare, social services, and more - many of these workers rely on coverage from their employer. The establishment of this subsidy program will be critical step toward healthcare coverage for frontline workers. CASA urges a favorable report for HB 709.

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<sup>1</sup> Agency for Health Quality and Research. Table II.A.2 Percent of private-sector establishments that offer health insurance by firm size and State: United States, 2020. [https://meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/insr/state/series\\_2/2020/tia2.pdf](https://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_2/2020/tia2.pdf) (Accessed November 23, 2021)

<sup>2</sup> Mirabella, L. The Baltimore Sun. "Maryland ranks No. 1 in U.S. for Minority and women businesses ownership, study finds." April 18, 2018. <https://www.baltimoresun.com/business/bs-bz-minority-owned-business-maryland-20180418-story.html>