



NAACP

Maryland

STATE CONFERENCE

TESTIMONY IN FAVOR OF HOUSE BILL 709

House Health and Government Operations Committee

Willie Flowers, President, NAACP Maryland State Conference

February 17, 2022

Chairman Pendergrass and Members of the Committee, thank you for the opportunity to testify in favor of HB 709 which would help more small employers in Maryland be able to afford to offer health coverage to their employees. Though the Affordable Care Act has reduced disparities in access to health coverage, Black Marylanders are still uninsured at higher rates than white Marylanders.¹ Providing better opportunities for small employers to provide health coverage could help close this gap. This is more important than ever as the COVID-19 pandemic continues to expose health disparities by race.² In addition, this legislation is important for small employers to be able to thrive 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 businesses owned by people in the nation, with top communities including Capitol Heights, Beltsville, Brentwood, Gambrills, and Bowie.³ COVID-19 has had a disproportionate financial impact on small black businesses,⁴ and even before COVID-19 businesses owned by people of color receive smaller loan amounts, higher interest rates, and shorter pay-back durations.⁵ Nonprofits led by people of color have also been disproportionately hurt by the pandemic.⁶ Due to increased financing challenges, additional assistance for offering health coverage could be particularly beneficial for Black-owned businesses and Black-led nonprofits. In addition, small business owners need to be able to learn about the opportunities to offer health coverage to their employees, and increased funding for outreach would be helpful. Please give a favorable report to House Bill 709.⁷

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