



## Testimony on HB709

### MD Health Benefit Exchange Small Business & Nonprofit Health Insurance Subsidies Position: **Favorable**

To Chair Pendergrass and Members of the Health & Government Operations Committee,

My name is Ricarra Jones. I am the Political Director of 1199SEIU United Healthcare Workers East. We are the largest healthcare workers union in the U.S., representing more than 10,000 members in Maryland/DC. Healthcare workers know that one of the biggest problems in the health care system is that the cost of care is so unaffordable for many of Marylanders. Patients are often forced to make the choice between going into medical debt or not seeking healthcare when they really need it, because they know they can't afford it. No one should have to choose between their health and their ability to afford basic necessities like keeping food on the table. Our union supports HB709: MD Health Benefit Exchange Small Business & Nonprofit Health Insurance Subsidies, and we ask the Committee to issue a **favorable** report.

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.

Small businesses are more likely than large businesses to be owned by Black & Brown Marylanders. There are profound health inequities by race and ethnicity which have been made even more apparent by the COVID-19 pandemic. Providing better opportunities for small businesses and nonprofits to provide health coverage will improve equity in health care by enabling more Black & Brown Marylanders to have health insurance.

Ultimately, our union supports Medicare for All, because we do not believe that one's ability to access health insurance should be tied to one's employment status. If we had a Medicare for All system, it would free up space at the bargaining table for labor unions to fight for other

important issues that impact our members, because health care benefits would already be mandated through a single-payer system that is not tied to employment.

We support HB709 as an immediate way to make sure more Marylanders, particularly Black & Brown Marylanders, get much needed health insurance coverage right now, as we continue the long-term fight for Medicare for All. **We ask the committee to vote yes on HB709.** Thank you.

In Unity,

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