

February 14, 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:

On behalf of our 800-member private, public and nonprofit sectors members, this statement is in **Favor of HB0709 – Maryland Health Benefit Exchange – Small Business and Nonprofit Health Insurance Subsidies Program.**

HB0709 would invest \$45 million a year into a five-year state subsidy program for 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/year for outreach to notify small employers about the new program. The program should be funded by available federal funding.

Currently, only 37% of small employers in the State of Maryland offer health insurance to their employees vs 95% of larger employers. During one of the most difficult times in our history, small businesses have had to deal with a major pandemic, loss of revenue, fear of losing their business, as well as finding and keeping employees. HB0709 is a critical Bill that would go a long way into providing a solution to the issues facing small business owners when it comes to providing some form of affordable group health plan for their employees.

On a further personal note, I had the great pleasure to serve on HGO from 2003-2009, and cast votes to protect, enhance and sustain previous efforts of the General Assembly related to our Small Group marketplace. I have continued that commitment in my years since, and find this concept to be an attractive and logical evolution by utilizing our Health Benefits Exchange as a resource for small business owners who might find this an easy way to offer health insurance to their employees.

We join chambers of commerce from throughout the State of Maryland and urge you to vote **FAVORABLE** for HB0709 and help to grow our small business community.

Sincerely,



Richard B. Weldon, Jr.