

Testimony on SB 828: Family and Medical Leave Insurance Programs – Modifications
Senate Finance Committee
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SUPPORT

Submitted by: Shannon Wood, Director of Advocacy and Policy

The National Multiple Sclerosis Society (Society) strongly supports SB 828, to modify the Family and Medical Leave Insurance (FAMLI) Program by specifying various aspects of programmatic implementation, administration, and the cost-sharing split. The Society supports the sponsor amendments, allowing for a more equitable cost-sharing split (50-50) between employers and employees, to make the Senate bill consistent with the House bill.

Multiple sclerosis (MS) impacts nearly 1 million people in the United States. It is an unpredictable, often disabling disease of the brain and spinal cord that interrupts the flow of information from the brain to the body. Symptoms range from numbness and tingling to blindness, and paralysis. The progress, severity and specific symptoms of MS in any one person cannot yet be predicted. The cause is unknown and there is no cure.

Most people with MS are diagnosed between the ages of 20 and 50 which are prime working years. People living with MS often continue working long after their diagnosis, but some may need time away from work to manage what can be a serious health condition. Additionally, their family members may need time away from work to care for them. The federal Family and Medical Leave Act (FMLA) provides important unpaid job-protected leave. However, fewer than 40 percent of workers in the United States (U.S.) have access to personal paid medical leave through employer-provided short-term disability insurance—which means many people cannot afford to take leave when they need it.

For those who must take time off without pay, it can be challenging to make ends meet. The average cost of living with MS, including both direct and indirect expenses (e.g., healthcare costs, lost wages), is upwards of \$88,487 per year, per person¹. Unpaid time off can lead to financial devastation for families affected by MS and struggling to make ends meet.

Passing the Time to Care Act of 2022 last legislative session was monumental for Marylanders affected by MS, but just the first step in realizing Paid Family and Medical Leave in Maryland. The critical work to create and implement an accessible, equitable, and robust FAMLI program is the next major step in fulfilling the promise of the Time to Care Act of 2022, and the General Assembly still has a key role to play in this collective effort. Passing SB 828 with the sponsor amendments will set important parameters for the FAMLI program, putting the program firmly on the path toward successful implementation.

In particular, SB 828 - with sponsor amendments - sets the contribution rate for the program with a cost-sharing split of 50% employees, 50% employers. This is fundamentally important, as it keeps the program affordable and equitable for both employers and employees in Maryland. A 50/50 cost-sharing

¹ <https://n.neurology.org/content/98/18/e1810>

split is in line with most other states - including our neighboring state of Delaware - that have recently passed FAMLl programs. Maryland passed one of the strongest and most comprehensive FAMLl programs in the country, and this sponsor amendment to create a 50/50 cost-sharing split is of the utmost importance to ensure our program centers the needs of both employees and employers, continuing to set the bar as a national model.

The Society sincerely appreciates your consideration and strongly urges a favorable report on SB 828 with sponsor amendments. If you have any questions regarding the Society's position, please contact Shannon Wood, Director of Advocacy and Policy, at shannon.wood@nmss.org.