

# TESTIMONY ON SB 828

## FAMILY AND MEDICAL LEAVE INSURANCE PROGRAM - MODIFICATIONS

Senate Finance Committee

March 2, 2023

SUPPORT

Submitted by: Richard Cook, MD

**Richard Cook strongly supports SB 828**, which modifies the Family and Medical Leave Insurance (FAMLI) Program by specifying various aspects of programmatic implementation, administration, and the cost-sharing split.

**Richard Cook strongly supports the sponsor amendments**, which make the cost-sharing split 50-50 between employers and employees, putting SB 828 in the same posture as the House Bill.

**Passing the Time to Care Act of 2022 last legislative session was a historic victory for all Marylanders - and it was 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.

Taking time off of work to recover from an injury or illness is critical for my patients' long term health. At the same time, it's vital for most that they not lose their income. Without their regular wages, my patients sometimes have to forgo additional medical treatment, prescription drugs, healthy groceries, etc., making it more difficult to remain healthy. Worrying about financial security also contributes to their stress, which is detrimental to health. On the flip side, when patients are able to take time off without losing their income, they're better able to recover and get back to work, benefitting their employers too. For these reasons, this legislation makes sense.

**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 split is in line with most other states - including our neighboring state of Delaware - that have recently passed FAMLI programs.<sup>1</sup> Maryland passed one of the most comprehensive FAMLI 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.

Data tells us that Paid Family and Medical Leave policies reduce infant mortality and improve a family's overall well-being, strengthening Maryland communities. Furthermore, individuals who face a serious medical crisis can more easily manage their treatment and afford their care. They're better able to make and attend their appointments as well as increase their treatment options, lowering Maryland's overall health care expenditures. SB 828 benefits the collective health and good of all Marylanders.

**Richard Cook appreciates your consideration and strongly urges a favorable report on SB 828 with sponsor amendments.**

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<sup>1</sup> A Better Balance. 2023. Comparative Chart of Paid Family and Medical Leave Laws in the US.  
<https://www.abetterbalance.org/resources/paid-family-leave-laws-chart/>