

Testimony prepared for the **Finance Committee** on **Senate Bill 59** February 1, 2023 Position: **Favorable**

Madam Chair, members of the Committee, thank you for the opportunity to support access to health care in Maryland. I am Lee Hudson, assistant to the bishop for public policy in the Delaware-Maryland Synod, <u>Evangelical Lutheran Church in America</u>, a faith community with three judicatories in every part of our State.

Our community has advocated access to appropriate and adequate health care for all people in the United States and its territories since 2003. Maryland has done a great deal to make health insurance, and so health care, more available and affordable. We thank this Committee for its part in the successes.

Senate Bill 59 proposes a five-million-dollar-a-year investment for five years to expand health care coverage in the market of small employers and their employees. This would fund outreach, to include education/information about coverage options, enrollment support through the Maryland Health Connection, and options for employer-sponsored plans on and off the Exchange. Reaching out to inform and explain affordable insurances would likely increase participation in available products.

Expanding medical insurance coverage is the proven best way to reduce health care costs. Expanding coverage in this market would also provide tangible support to Maryland's small businesses and their employees; and, adequate, affordable health insurance will strengthen the State labor market by advancing opportunity and equity.

Maryland small businesses are often owned by people of color. Maryland has the highest per-capita rate of businesses owned by people of color in the U.S. More opportunities for small businesses and nonprofits to help their employees find and acquire health insurance will therefore improve health equity.

Access to adequate and affordable health care benefits all Marylanders and the Maryland business climate because it manages health costs appropriately and efficiently.

For all these reasons we support **Senate Bill 59** and ask your favorable report.

Lee Hudson