

Dear Members of the Health and Government Operations Committee,

I am a resident of District 23 and a member of Showing Up for Racial Justice Annapolis and Anne Arundel County. I am requesting that you support **HB0107, Maryland Health Benefit Exchange – Small Employers – Special Enrollment Period and Marketing**. This bill would increase access to healthcare for employees of small businesses.

According to Sklar (2023), small businesses employ over 1.2 million people in our state but only 37% offer health coverage for their employees. HB0107 would create a special enrollment period during the first 60 days of employment where individuals whose employer doesn't offer health insurance can obtain private coverage through the Maryland Health Exchange.

In addition, many small business owners are unaware that they are eligible for up to a 50% tax credit on health insurance employer premiums. Employees are unaware that they are eligible for discounts and subsidies through the exchange. This bill would establish a marketing and outreach campaign to let small business employers and their employees know about these benefits and the special enrollment period.

Access to healthcare coverage is vital for everyone. Without it, individuals are unable to afford routine doctor's visits and medication prescriptions. They are more likely to take less than the prescribed medication dosage or skip days in order to manage costs. Uninsured people don't utilize primary care for disease prevention and management. Instead, they rely on hospital emergency rooms, resulting in financial hardships for them and an increase in the cost of premiums for everyone. Sickness from delay in treatment results in loss of income from missed work days, especially for those small business employees who don't receive paid sick leave.

This is a racial justice issue as well. In the state of Maryland, people of color represent 42.5% of all small business employees (LBG, 2022). According to the Centers of Disease Control and Prevention (2021), people of color experience higher rates of illness and death compared to whites. The life expectancy of Black Americans is four years lower than white Americans.

Consider these disturbing statistics from the University of Maryland, Baltimore 2016 report on health inequity:

- In Maryland, African Americans are:
 - 84% more likely than whites to be diabetic;
 - About 25% more likely to die from heart disease or stroke;

- Nearly three times more likely to die from asthma;
- Two and one half times more likely to die from prostate cancer; and
- Nearly 10 times more likely to contract HIV/AIDS and 15 times more likely to die from it.
- In Maryland, African-American women are:
 - Two and one half times more likely to die during pregnancy;
 - Twice as likely to die from cervical cancer; and
 - 39% more likely to die from breast cancer.
- In Maryland, African-American children are:
 - Two and one half times more likely to die during infancy; and
 - 13% more likely to have asthma.

Even more recently, the COVID-19 pandemic's disproportionate impact on people of color has shown us just how big of a problem health inequities are. Let's reduce racial disparities by increasing access to healthcare for all. HB0107 is supported by Maryland Healthcare for All! Coalition (n.d.) which includes over 300 organizations, several led by people of color. I am urging you to vote **YES in SUPPORT of HB0107**.

Sincerely,
 Lori Kronser
 12800 Holiday Lane
 Bowie, MD 20716

References:

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