



**Written Testimony in Support of House Bill 107: *Maryland Health Benefit Exchange – Small Employers – Special Enrollment Period and Marketing*  
*House Health and Government Operations Committee*  
*February 16, 2023 –FAVORABLE***

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Chair Peña-Melnyk and Members of the Health and Government Operations Committee, thank you for this opportunity to testify in support of House Bill 107. I am the Advocacy and Development Director for Nonprofit Montgomery. We support our nearly 200-member nonprofit organizations with technical assistance, training and resources, and advocacy on issues of importance to the nonprofit sector—such as the one you are considering today.

I have worked with nonprofit organizations for over 30 years and during my career have paid tens of thousands of dollars for health care, in some cases for packages which offered minimal coverage. I have been in jobs where I was offered coverage but the health insurance cost I paid out of pocket for my family was almost 20% of my salary. And I have seen numerous examples of small nonprofits that can't afford to pay for any insurance for their employees; 37% of small employers in Maryland offer health coverage compared to 95% of large employers because of the expense. The vast majority of nonprofits in Montgomery County have fewer than 25 employees. What's more, smaller, community-based organizations are more likely to be led by people of color than well-established organizations with large staffs. This means that their employees, already doing the hard work of serving their communities for relatively small salaries, are also being asked to shoulder the burden of paying for their health care.

This bill would invest \$5 million/year into a five-year outreach program to help small employers and their employees get connected with health coverage. This outreach would include education and training regarding existing coverage options, including enrolling in coverage through Maryland Health Connection, the state's online insurance marketplace, as well as options for employer-sponsored plans both on- and off- exchange. Such a marketing and outreach program would both help to reduce the overall uninsured rate in the state and support Maryland's small employers by ensuring that their employees have the coverage they need to remain healthy and productive. In addition to helping employees stay healthy, health coverage also helps make employment opportunities more attractive to job seekers which is important in the current economic climate. Small businesses are more likely than large businesses to be owned by people of color and Maryland has the highest rate per-capita of businesses owned by people of color in the nation. Providing better opportunities for small businesses and nonprofits to help their employees connect with health coverage will improve health equity. We urge a favorable report for HB 107.