



**HB 107 – Maryland Health Benefit Exchange – Small Employers – Special Enrollment Period
and Marketing**

Committee: Health and Government Operations

Position: Support

February 16, 2023

On behalf of the Association of Community Services (ACS), which represents over 150 member organizations and community advocates in Howard County, I to urge you to support HB 107. ACS participated in the Small Business and Nonprofit Health Insurance Subsidies Workgroup during the interim and I am grateful for the opportunity to further advocate for expanded access to health insurance coverage in Maryland.

Investing \$5 million per year for a five-year outreach program can go a long way in working to expand health insurance coverage in Maryland in a way that does not duplicate the federal programs available to do the same thing. As discussed and recommended through the workgroup, the outreach made possible through this funding would be directed towards education and training on existing coverage options, particularly through the Maryland Health Connection, and options for employer-sponsored plans that are available both on the exchange and off the exchange.

Many nonprofits in Howard County are small businesses that both value offering benefits for employees and cannot afford to do so at the same time. As a local nonprofit association, we frequently hear from our members about the challenges of recruiting and retaining employees, and one of the top reasons for that is the inability to afford and offer health insurance coverage – a challenge ACS also faces as a small organization ourselves. While there are a variety of reasons why nonprofits are hampered in our ability to afford health insurance, an outreach programs like this offers opportunities to make progress in increasing support for small nonprofit and for-profit businesses alike in making sure employees have affordable health insurance and stay healthy.

Nonprofits need every tool available to us to able to offer benefits for potential and current employees so we can continue providing the critical services that so many Marylanders rely upon. Our employees deserve health insurance for the vital work they do –especially in Howard County where it takes approximately \$75,000 per year for families to be self-sufficient and financially stable¹. With that, I ask that you support HB 107 with a favorable vote.

Thank you,

Valerie Traore

Valerie Traore,
Executive Director

¹ See ACS Self-Sufficiency Indicators Report: <https://www.acshoco.org/self-sufficiency-indicators/>