



TESTIMONY IN SUPPORT OF HOUSE BILL 107

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

Before the Health and Government Operations Committee

Lane Levine, Owner, A Friendly Bread

February 16, 2023

Chair Pena-Melnyk and Members of the House Health and Government Operations Committee, thank you for this opportunity to testify in support of House Bill 107. My name is Lane Levine and I own a small business in Maryland. When I first opened my artisan bread business, I did not think that we would be able to find affordable or easily administered health coverage for our employees. Among other vendors at the farmers market, or in my incubator kitchen, it was almost a unanimous agreement that health insurance is not the kind of thing that businesses like ours provide to our employees. When I began to feel more confident with cash, I looked around and found some tools connected to my payroll processing software which made it possible to provide health insurance. The costs felt manageable, and I wished that someone had reached out to me sooner to help me learn about the available options. That is why I am glad I was able to serve on the workgroup that was created under this Committee's leadership to determine how to best help small employers and their employees access health coverage. After careful consideration of the changing federal policy landscape, the workgroup recommended investing in an outreach program to small employers and their employees. HB107 would bring that workgroup's recommendation to fruition by creating a five-year outreach program that would include education and training regarding existing coverage options. Many of my employees are adequately insured for the first time because they are working for my company. That is great, but I want to hire employees who feel good about working for me, not just the ones who have nowhere else to turn for health insurance. HB107 would help both employers and employees find the best health coverage for their needs, while helping employers hire employees that best fit with their missions. I urge a favorable report for HB107.

Lane Levine, Owner

A handwritten signature in black ink, appearing to read 'Lane Levine', is written over a horizontal line.

A Friendly Bread LLC