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Health and Government Operations
Committee

Subcommittees

Health Occupations and Long Term Care

Public Health and Minority
Health Disparities

House Chair

Joint Committee on Program Open Space
and Agricultural Land Preservation

THE MARYLAND HOUSE OF DELEGATES
ANNAPOLIS, MARYLAND 21401

Testimony in Support of HB107 - Maryland Health Benefit Exchange – Small Employers – Special Enrollment Period and Marketing

February 8th, 2023

Thank you Chair Peña-Melnyk, Vice Chair Kelly, and members of the Health & Government Operations Committee, I am Delegate Robbyn Lewis testifying on behalf of HB107, which will help close our health insurance coverage gap.

As you know, over the last decade we've successfully expanded health insurance coverage to more and more Marylanders, [shrinking the uninsured rate from \(10.2 percent\) in 2013 down to just \(6.1 percent\) in \(2021\)](#). We accomplished this feat by breaking down barriers to enrollment, whether the barrier is premium costs, or complexity of the enrollment process.

HB107 aims to break down one of last, most resistant barriers: awareness. Specifically, awareness about a tax credit to help small business workers to afford health insurance.

This bill invests in awareness; it funds a marketing and outreach campaign targeted to small businesses about the Advanced Premium Tax Credit (APTC), a refundable tax credit, established by the Affordable Care Act, which reduces out-of-pocket costs of insurance premiums. The amount of the credit is based on income and family size, but typically lowers premiums down to 8.5% of income.

This tax credit makes Qualified Health Plans, offered by the Maryland Health Benefit Exchange, so much more affordable.

And when health coverage is more affordable - when we break the cost barrier - more Marylanders will get covered.

Small businesses employ more than one million Marylanders, about 1/6th of our state population. Small business owners are predominantly women - about 52% of the total. More than a third of small business owners are people of color, who are more likely to employ African American, Latino, Asian and other folks of color as well. So many vulnerable groups are touched

by the small business economy that it makes perfect sense to focus on expanding coverage in this space.

If HB107 seems familiar, that's because it is. Last year I introduced HB709, which created a workgroup of experts, led by MHBE to study how to expand health coverage for small businesses.

The workgroup ultimately determined that the most cost-effective mechanism to close the coverage gap is to invest in marketing and outreach regarding the APTC. This bill establishes that outreach program.

I do want to flag for the Committee that I've heard some concerns from stakeholders regarding the special enrollment period provisions and have submitted an amendment to address those concerns.

In closing, we know that small businesses have historically struggled to offer competitive and comprehensive benefits for their employees. Now we have a solution - we just have to make sure they know about it! For these reasons, I respectfully request a favorable report on HB107.

Sincerely,



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Panel:

Johanna Fabian-Marks, Maryland Health Benefit Exchange

Stephanie Klapper, Maryland Health Care for All! Coalition

Lane Levine, Owner of A Friendly Bread

Neil Bergsman, Maryland Nonprofits

Ricarra Jones, 1199SEIU

Jake Whitaker, Maryland Hospital Association

Lee Hudson, Delaware-Maryland Synod, Evangelical Lutheran Church in America

(VIRTUAL) Jamal Lee, Owner of Breasia Productions