

TESTIMONY IN SUPPORT WITH AMENDMENT ON HB 102 FAMILY AND MEDICAL LEAVE INSURANCE PROGRAM – REVISIONS

Senate Finance Committee
April 4, 2025

My name is John Bowers and I am a resident of District 14 (Montgomery County). I support HB 102, which would make several technical revisions to the state's Family and Medical Leave Insurance (FAMLI) program, **but I support HB 102 only with an amendment removing the implementation delay. I do not support the additional 18-month delay in HB 102, and respectfully request this provision be removed.**

Delaying implementation of the FAMLI program will harm hundreds of thousands of families, caretakers, service members, and Marylanders going through a medical crisis. According to the latest actuarial study commissioned by the Maryland Department of Labor, it's anticipated that the FAMLI program will receive over 165,000 claims in its first year, just shy of 14,000 claims a month.¹ Consequently, an 18-month delay in implementation means that over 247,000 Marylanders, who would have had access to paid leave if the program was implemented on time, will instead have to make impossible choices between caring for themselves and their loved ones or maintaining their income and paying their bills.

When my father's fall down the stairs landed him in the hospital, my mother's advancing cognitive impairment made it difficult for her to grasp what had happened. Making decisions was overwhelming for her. She needed help to navigate through the medical developments of my father's hopeful recovery, and to gently manage her daily routine at home. My brother, sister, and I all lived and worked great distances from my parents. We played 'tag-team' for the next month. That we could take extended time off from our jobs to travel to their home, because we all had paid family leave from our employers, was truly a godsend.

I lost my mother seven years later, from Alzheimer's disease. Alzheimer's is a devastating disease that eventually kills. Alzheimer's affects entire families, not just those that have the disease. And care is expensive! Families may cut back on food, transportation, and medical care to pay for it, or borrow money, or use retirement savings. In Maryland, 1 in 5 unpaid caregivers are providing care for a person with Alzheimer's disease or related dementia. **Extending the time Marylanders must wait to access paid leave hurts our state's economy, and leaves Marylanders behind.**

Members of my community are eager to access this critical program they have waited for, and further implementation delays are untenable. **I urge the committee to issue a Favorable with Amendments report on HB 102, with amendments that remove the delay provisions in the legislation.**

John H Bowers
13328 Hidden Valley Drive
Silver Spring, MD 20904
301-332-7019(m)

¹ The Jacob Institute, University of Baltimore. 2024. *Maryland Family and Medical Leave Insurance Program – Phase II: Analysis of Expected Program Claims and Administration Expense*. <https://www.jacobfrance.org/wp-content/uploads/Phase-II-Final-Report-for-Task-2-01312024.pdf>