

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

Senate Finance Committee  
April 4, 2025

My name is Erik Kojola and I am a resident of District 20. While I support HB 102, **I only support the bill with an amendment that eliminates the implementation delay. I oppose the additional 18-month delay in HB 102.**

Maryland families need the FAML I program now and can't afford more delay, limiting their ability to take care of their children and pay their bills. According to the latest actuarial study commissioned by the Maryland Department of Labor, it's anticipated that the FAML I program will receive over 165,000 claims in its first year, just shy of 14,000 claims a month.<sup>1</sup> 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.

My wife and I recently had a baby but I was only able to take a few weeks off which meant we had to send my daughter to childcare earlier. This meant large costs that strained our income, especially with an older child still in daycare. Plus we had less time to bond with our new baby girl. But my and I were still fortunate to both have some paid parental leave. Other new parents can't wait and need time to be with their newborns while still making an income. Parents shouldn't need to choose between paying the bills and caring for their babies, and parents need the valuable time to recover from childbirth, bond their children, and delay the huge costs of daycare.

**Extending the time Marylanders must wait to access paid leave hurts our state's economy, and leaves Marylanders behind.** Every day the implementation of FAML I is delayed, Maryland families needlessly fall into poverty without access to paid leave. When families have nowhere else to turn for support, Maryland will bear these costs through spending in our state's safety-net programs. As it stands, the FAML I program has already been delayed twice, and each year the programmatic implementation gets further delayed, other states pass and implement their own FAML I programs, leaving Marylanders behind. Three states that passed paid leave legislation after Maryland – Delaware, Minnesota, and Maine – will fully implement their programs before Maryland does, and none of these states are delaying their implementation due to "federal uncertainty." Life's joys and tragedies don't wait, and it's a broken promise to ask hardworking Marylanders to delay their ability to care for themselves and their families.

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. Thank you.**

Erik Kojola  
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<sup>1</sup> 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>

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