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

## Senate Finance Committee April 4, 2025

My name is Erin Hanson and I am a resident of District 30. 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.<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.

I was lucky to have had generally good health so far. This resulted in me having around 17-18 weeks worth of sick leave saved up for me to use when my oldest daughter was born. Between that leave and the parental leave provided by my husband's employer at the time, plus the timing of when she was born, we didn't have to place her in daycare until she was 8 months old. This saved us literally thousands of dollars in childcare. When our second child was born, my husband was now employed elsewhere and did not have any parental leave. I'm a teacher, so we tried to time her birth with summer break (I'm a teacher) to maximize the time I could stay with her at home. In the end, we had to place her in daycare at 14 weeks. Her caregivers were and are amazing, but both my heart and my bank account wish she could have been home with us for longer. But the thing is, we're still luckier than so many Marylanders who have NO leave. It's unconscionable that people have to go back to work days or a week or two after delivery because they have no other way to pay the bills. If Maryland really wants to be pro-family, we need this plan to go into effect as soon as possible. Babies will not stop being diagnosed, and injuries will still happen. We can't wait.

**Extending the time Marylanders must wait to access paid leave hurts our state's economy, and leaves Marylanders behind.** Every day the implementation of FAMLI 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 FAMLI program has already been delayed twice, and each year the programmatic implementation gets further delayed, other states pass and implement their own FAMLI 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.

<sup>&</sup>lt;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

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.

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