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

Senate Finance Committee
April 4, 2025

My name is Morgan Carroll and I am a proud resident of District 46. 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.

This year I have witnessed three of my young friends welcome their first child into the world and not a single one of them has had access to paid family leave. They range in occupation—one a social worker helping young children, one an entrepreneur who opened her own business, and one a food service worker in Baltimore City—yet all three of them have been forced to make impossible decisions. All of them have spent time with their newborn while also worrying about how they were going to be able to pay their bills and provide for themselves and their budding family. Their partners also had to make difficult decisions. Unable to survive without income, and also without access to the protections FAMLI would provide, they quickly returned to work sacrificing valuable time with their new child in order to survive. As I consider starting my own family in the upcoming years, I worry about having to make these same sacrifices in lieu of prioritizing my child in those most crucial early months. My partner and I have considered starting our family in a different state so that we can guarantee our child starts off on the right foot. **We want to stay in our home state of Maryland, but if FAMLI is delayed yet again we will have to make some challenging decisions.**

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>

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.**

Morgan H. Carroll

District 46