

HB 102 - MML - FAV.pdf

Uploaded by: Bill Jorch

Position: FAV



Maryland Municipal League
The Association of Maryland's Cities and Towns

TESTIMONY

April 4, 2025

Committee: Senate Finance

Bill: HB 102 - Family and Medical Leave Insurance Program - Revisions

Position: Favorable

Reason for Position:

The Maryland Municipal League (MML) supports House Bill 102 as amended. The bill makes several alterations to the Family and Medical Leave Insurance (FAMLI) program including an 18-month delay in the implementation of the program and a provision that exempts local governments from escrowing contributions before benefits begin.

MML and its member cities and towns worked in collaboration with the Department of Labor (DoL) throughout the legislative and regulatory processes as the FAMLI framework was crafted. In light of DoL's announcement seeking an 18-month delay in the implementation of the FAMLI program, MML supports the Department's request as a necessary step to allow for a smooth rollout. This delay would also allow local governments to more fully explore options, including private plans, to comply with FAMLI requirements.

Additionally, the bill contains a provision that would address an issue that arose during the regulatory process regarding the timeframe between the start of mandatory contributions to the Fund and the beginning of benefits. The clause in Section 2 prohibits DoL from requiring local governments to escrow contributions during this period. This language removes an administrative hurdle and provides much needed financial flexibility for local governments as they prepare upcoming fiscal year budgets.

MML, on behalf of 161 local government members and their 24,000 employees, supports HB 102 to ensure the FAMLI program is ready to serve Maryland's workers and to allow municipal governments to adequately comply with the FAMLI requirements. For these reasons, MML respectfully requests a favorable report on House Bill 102, as amended. Thank you and for more information, please contact Bill Jorch, Director, Public Policy and Research at billj@mdmunicipal.org.

HB0102-FIN_MACo_SUP.pdf

Uploaded by: Karrington Anderson

Position: FAV



House Bill 102

Family and Medical Leave Insurance Program - Revisions

MACo Position: **SUPPORT**

To: Finance Committee

Date: April 4, 2025

From: Karrington Anderson

The Maryland Association of Counties (MACo) **SUPPORTS** HB 102. This bill makes meaningful changes to the timing and implementation of the State’s Family and Medical Leave Insurance (FAMLI) Program. HB 102 includes an 18-month delay to the FAMLI program’s implementation—a change that counties strongly support, allowing them to properly implement the program. This bill also ensures that public employers who pursue the currently authorized option to offer comparable benefits through a private offering (which nearly every local government expects to pursue) can avoid being needlessly burdened by early withholding obligations.

As the State approached the FAMLI program’s original implementation dates, local governments and other employers were notified of the State’s intention to require them to begin collecting payroll contributions, even if they planned to use a private plan as allowed under the law. This announcement caused confusion and concern, as local governments are already managing revenue pressures and uncertainty tied to potential State budget actions. Adding payroll costs for a program they may not even use would be an unnecessary financial and administrative burden.

The changes in HB 102 offer relief from that pressure. The delay gives the Department of Labor and the Maryland Insurance Administration time to manage the review and approval of private plan applications. This will help ensure that employers opting out of the State plan, many of whom are local governments, can avoid early and unnecessary payroll deductions.

Counties want to be constructive partners in the successful implementation of the FAMLI program. HB 102 is a practical step toward that goal, ensuring that the program is rolled out responsibly, with adequate systems and clarity in place. For these reasons, MACo urges a **FAVORABLE** report on HB 102.

I Support HB 102.pdf

Uploaded by: Kecia Bolling

Position: FAV

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

Senate Finance Committee

April 4, 2025

My name is Kecia Bolling and I am a resident of District #08. 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. 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.

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.

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.**

Kecia Bolling

410-260-4053

HB 102 testimony Finance.pdf

Uploaded by: Kirk McCauley

Position: FAV



WMDA/CAR Service Station
and Automotive Repair Association

Chair: Pamela Beidle, Vice Chair Antonio Hays, and members of Finance Committee

RE: HB102

Position: : Favorable

My name is Kirk McCauley, my employer is WMDA/CAR, we represent service stations, convenience stores and repair facilities across the state as a non-profit trade group.

Hb102 will save Maryland and business expenses at a time when inflation is high and has the look of going higher. Delay of 18 months will let The Maryland Department of Labor work through issue at a time they are flooded with concerns of laid off workers.

Any questions can be addressed to Kirk McCauley, 301-775-0221 or kmccauley@wmda.net

MDSHRM Support HB0102 04.04.25.pdf

Uploaded by: Paige Boughan

Position: FAV



April 04, 2025

The Honorable Pamela Beidle
Senator
Maryland General Assembly
3 East Miller Senate Office Building
Annapolis, MD 21401

The Honorable Antonio Hayes
Senator
Maryland General Assembly
3 East Miller Senate Office Building
Annapolis, MD 21401

RE: Support of H.B. 0102

Dear Senator Beidle and Senator Hayes:

On behalf of the Maryland SHRM State Council (MD SHRM), we would like to express our support of H.B. 0102, which will delay the full implementation of Family Medical Leave and Insurance Program under the Maryland Department of Labor.

As the trusted authority on all things work, SHRM is the foremost expert, researcher, advocate and thought leader on issues and innovations impacting today's evolving workplaces. MD SHRM is the liaison and support organization that links Maryland's 10 local SHRM chapters with SHRM's regional and national organizations. It is dedicated to uniting and supporting Maryland's 7,683 SHRM members.

SHRM and MD SHRM are deeply concerned about the timeline of collecting payroll contribution to begin July 1, 2025. Employers are still waiting on guidance from the department to understand how to register with the state in order to get private plans approved if they consider this as an alternative to the state plan. Employers are also waiting on guidance from payroll companies on activating the employer and employee tax rates within the systems. Employers continue to question two key provisions within the current regulations regarding service requirements for eligibility (e.g., is there an opportunity to negotiate a 680 hour rule for each individual employer – instead of cumulative across state employers, helping each employer to determine eligibility, without relying on the state program to determine eligibility) and the expanded definitions of family member, which are different from Family Medical Leave Act (FMLA). For instance, leaving a lot of confusion whether an employee qualifies for twelve weeks under FAMILI for a parent-in-law and also another 12 weeks under FMLA for their own serious medical condition.

MD SHRM supports this legislation and we believe our expertise can be a valuable resource to ensure the program is set-up for successful implementation once this delay is passed. We



recognize your desire and share your goal of improving work/life integration for Maryland employees.

If you have questions regarding SHRM's position on H.B. 0102 or other policies impacting the workplace, please contact Paige Boughan (MD SHRM – paigeinflipflops@gmail.com).

Thank you for the work you do on behalf of your constituents and Maryland businesses.

Sincerely,

Paige Boughan
Maryland SHRM State Council
Legislative Director

cc: Maryland General Assembly

HB 102-Ran Zeimer-FWA.pdf

Uploaded by: Ran Zeimer

Position: FAV

TESTIMONY IN SUPPORT WITH AMENDMENT ON HB 102

FAMILY AND MEDICAL LEAVE INSURANCE PROGRAM – REVISIONS

Senate Finance Committee

April 4, 2025

My name is Ran Zeimer and I am a resident of District 42. 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. 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.

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.

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.**

Ran Zeimer, PhD

1444 E. Baltimore st

Baltimore, MD 21231

HB0102.MDLABOR.FAV.pdf

Uploaded by: Regan Vaughan

Position: FAV

MARYLAND DEPARTMENT OF LABOR TESTIMONY ON SB0225

TO: Senate Finance Committee
FROM: Maryland Department of Labor
DATE: 4/4/2025
BILL: HB0102 Family and Medical Leave Insurance Program – Application Year and Participation of Self-Employed Individuals

MD Labor POSITION: SUPPORT

HB 102 provides the Family and Medical Leave Insurance (FAMLI) Division of the Maryland Department of Labor (MD Labor) with additional time to develop Maryland's paid family and medical leave system by moving the dates that contributions and benefits begin by 18 months.

HB 102 is a cross-file of SB 225. HB 102/SB 255 as introduced provided the MD Labor with additional flexibility to develop an opt-in election for self-employed individuals. HB 102 still accomplishes this goal, while also making other amendments, responding to a request from local governmental entities and providing MD Labor with additional time to implement the program overall.

MD Labor has been and will continue working diligently to respond in real-time to the cascading impacts of federal decisions, including providing support with unemployment insurance benefits and helping laid off workers find new employment. We know the impacts of these decisions will continue to increase, and our agency's resources need to be laser-focused on that effort. The federal transition has already affected MD Labor's ability to stay on track with FAMLI as planned. For instance, FAMLI had a contract with 18F, a group of digital technologists within the General Services Administration, to provide support to our digital build out. The elimination of 18F overnight left MD Labor without critical partners.

Marylanders deserve a paid family and medical leave program that is efficient, accessible and effective for generations to come. To deliver on that promise, we need to be able to dedicate due time, attention and resources to launching this new program. HB 102 accomplishes this goal.

For these reasons, MD Labor supports HB 102 which would extend the implementation timeline for the forthcoming paid family and medical leave insurance program by 18 months. MD Labor will continue diligently building and testing the digital and financial infrastructure for the program, so that FAMLI is fully prepared to meet the needs of Maryland workers, families, and employers on the new launch date and for generations to come.

Under this framework, the withholding period would begin on January 1, 2027 and benefits would begin on January 1, 2028. There are also a number of other conforming changes to reporting and announcement dates within the bill (See chart on page 3).

HB 102 also addresses a concern raised by local government entities. Section 2 is an uncodified provision that restricts the Department's ability to require public entities to escrow contributions during the seeding period (the time between contributions beginning and benefits beginning).

MD Labor respectfully requests a Favorable Report on HB 102.

For questions, please contact Andrew Fulginiti, at Andrew.Fulginiti@maryland.gov.

Date Change Amendments

Section	Item	Current Statute	Proposed Amendment	Annual Event
8.3-201	Self-employed individuals benefit start	July 1, 2026	Bill as introduced (regs by July 1, 2027) Amendment (regs by July 1, 2028)	
8.3-406(a)	Annual Report	November 1, 2024	October 1, 2025	Yes
8.3-601(a)(1)	Withholding	July 1, 2025	January 1, 2027	
8.3-601(b)(1)	Set initial rate of contribution	February 1, 2025	May 1, 2026	
8.3-601(b)(2)	Initial rate in effect	July 1, 2025- June 30, 2026	January 1, 2027 - December 31, 2027	
8.3-601(c)(1)	Ongoing Cost Analysis Done	November 15, 2026	October 1, 2027	Yes
8.3-601(c)(2)	Cost Analysis Shared with Leg	November 15, 2026	October 1, 2027	Yes
8.3-601(d)(1)	Set second and ongoing annual rates of contribution	February 1, 2026	November 1, 2027	Yes
8.3-601(d)(1)	Annual rate takes effect	July 1, 2026	January 1, 2028	Yes
8.3-701(a)(1)	Claims for Benefits begin	July 1, 2026	By January 3, 2028	
8.3-703(b)(3)	Time period initial maximum benefit is in effect	6 month period beginning 7/1/26	dates benefits begin until 12/31/28	
8.3-703(b)(3)	Annual adjustment	begins 1/1/27	begins 1/1/29	Yes

HB 102 - MAP - FWA.pdf

Uploaded by: Abby Snyder, Co-Chair

Position: FWA



Member Agencies:

211 Maryland

Baltimore Jewish Council

Behavioral Health System Baltimore

CASH Campaign of Maryland

Energy Advocates

Episcopal Diocese of Maryland

Family League of Baltimore

Fuel Fund of Maryland

Job Opportunities Task Force

Jewish Community Relations Council
of Greater Washington

Laurel Advocacy & Referral Services,
Inc.

League of Women Voters of Maryland

Loyola University Maryland

Maryland Center on Economic Policy

Maryland Community Action
Partnership

Maryland Family Network

Maryland Food Bank

Maryland Hunger Solutions

Paul's Place

St. Vincent de Paul of Baltimore

Welfare Advocates

Marylanders Against Poverty

Abby Snyder, Co-Chair

P: (240) 593-6121

E: ASnyder@baltjc.org

Anne Wallerstedt, Co-Chair

P: (410) 991-7285

E: AWallerstedt@mdfoodbank.org

House Bill 102

Family and Medical Leave Insurance Program – Revisions

Senate Finance Committee

April 15, 2025

FAVORABLE WITH AMENDMENT

Marylanders Against Poverty (MAP) supports House Bill 102 with amendments. HB 102 alters the implementation date of the Family and Medical Leave Insurance (FAMLI) Program, and **we'd request that the bill be amended to remove the eighteen-month delay in program implementation.**

MAP very much appreciates the budgetary difficulties the state has been facing this year. Similarly, however, Marylanders are also facing the same economic headwinds. Imposing a statutory delay in the FAMLI program will be catastrophic for Marylanders and their families who need the financial and logistical support during times of specific need. Recovering from birth, bonding with a new child, and taking care of yourself or your family are situations for which the timing is not necessarily intentionally planned. And these situations can be costly. The state of many household budgets is tighter than ever, and unavoidable – thought frankly, in the case of new children, wanted – costs to manage your family's needs must be factored in every day. Maryland families are already burdened with high costs on necessities like groceries, child care, and transportation costs, and we anticipate those may only rise in the near future as significant changes to federal policies flows down to Maryland. Having the assurance of the safety net of paid leave needs to be in place as soon as possible.

Further, any delay in implementation keeps the window open for opportunistic amendments to weaken or distill the program in the future. The length of time required for full program implementation was intentionally negotiated based on eventual program sustainability. **MAP very strongly requests that no delay in FAMLI program implementation occurs during the 2025 session.**

MAP appreciates your consideration and respectfully requests a favorable report with amendments on HB 102.

Marylanders Against Poverty (MAP) is a coalition of service providers, faith communities, and advocacy organizations advancing statewide public policies and programs necessary to alleviate the burdens faced by Marylanders living in or near poverty, and to address the underlying systemic causes of poverty.

TESTIMONY IN SUPPORT WITH AMENDMENT ON HB 102.pdf

Uploaded by: Anita Lampel

Position: FWA

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

Senate Finance Committee
April 4, 2025

My name is Anita Lampel and I am a resident of District 16. 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. These trying times, when employment is at risk for so many, is NOT the time to waffle on FAMLI. FAMLI is a low-barrier and ultimately low-cost way to insure all Marylanders.

My father became too ill to work and my brother, in college, had to step in to keep the family business going. This act would have allowed my brother to continue at least part of his education by giving my parents an income. Everyone would have benefitted.

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. 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.

Anita Lampel anitamishook46@gmail.com 1

The Jacob Institute, University of Baltimore. 2024. Maryland Family and Medical Leave Insurance Program – Phase II: Analysis of

HB 102_MFN_FAMLI_FWA_Morrow-X-OVER.pdf

Uploaded by: Beth Morrow

Position: FWA



**Testimony Concerning HB 102
Family and Medical Leave Insurance Program – Revisions
Submitted to the Senate Finance Committee
April 4, 2025**

Position: Favorable with Amendment

Maryland Family Network (MFN) supports with amendments HB 102, which makes several technical revisions to the state’s Family and Medical Leave Insurance (FAMLI) program. **MFN only supports HB 102 with an amendment removing the 18-month implementation delay.**

MFN has worked since 1945 to improve the availability and quality of child care and other supports for children and their families. We are active in state and federal debates on policies that address the needs of working families and are strongly committed to ensuring that they have the assistance they need to care for their children while meeting the demands of their jobs.

Postponing the implementation of the FAMLI program by 18 months will harm hundreds of thousands of Maryland families who need access to paid leave. According to an actuarial study commissioned by the DOL, the FAMLI program will receive approximately 165,000 claims in its first year, just shy of 14,000 claims a month.¹ Delaying FAMLI implementation means that Maryland parents over that time are more likely to experience mental health challenges, are less likely to attend well-baby visits, and are more likely to struggle with economic insecurity.² Paid family and medical leave gives parents time to care for their families during a critical window of child development, which is one of the key reasons Maryland lawmakers enacted the FAMLI program.

Delaying the start of the FAMLI program hurts Maryland’s economy and puts us behind other states. For many Maryland employees, the ability to take time away from work following the birth, adoption, or fostering of a child is simply unaffordable. And yet we know that the benefits to children, parents, and society are profound. Consequently, implementing the FAMLI program will boost Maryland’s economy – from lower spending on public assistance to increased workforce participation rates - at a time when our state’s economic growth is sluggish. While other states are forging ahead with implementing their paid leave programs passed through legislation, our families are waiting. All Maryland workers should have the support they need to take care of themselves and their families.

Maryland Family Network respectfully urges a favorable report with amendments on HB 102, with an amendment to remove the 18-month implementation delay provision.

Submitted by: Beth Morrow, Director of Public Policy

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>

² *Population Health and Paid Parental Leave: What the United States Can Learn from Two Decades of Research*. Adam Burtle and Stephen Bezruchka, Healthcare: The Journal of Delivery Science and Innovation, 2016



HB102_DavidFriedman_FWA.pdf

Uploaded by: David Friedman

Position: FWA

HB 102_DavidFriedman_FWA
April 4, 2025

David M. Friedman
Silver Spring, MD 20905

TESTIMONY ON HB 102 - POSITION: FAVORABLE WITH AMENDMENTS **FAMILY AND MEDICAL LEAVE INSURANCE PROGRAM - REVISIONS**

TO: Chair Beidle, Vice Chair Klausmeier, and members of the Finance Committee

FROM: David M. Friedman

My name is David Friedman and I am a resident of Cloverly/Colesville in District 14. While I support HB 102, Family and Medical Leave Insurance Program - Revisions, because the bill makes several necessary technical revisions to Maryland’s FAML I program, **I support it only with an amendment removing the additional 18-month implementation delay from the bill.**

Delaying implementation 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 FAML I 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. During my career as a Federal employee, I was fortunate to have adequate paid leave available to me when family members faced medical challenges. When my mother was diagnosed with terminal cancer 19 years ago, I was able to spend cherished time with her in Florida every month during the nine months leading up to her death. I cannot imagine what I would have lost if I had not been able to do that without paid leave and supportive managers and strongly believe that further delay in implementation of FAML I is unwarranted. It would be an unconscionable almost six years between passage of the Time to Care Act of 2022 and delivery of initial benefits.

As it stands, the FAML I program has already been delayed twice, and each year the 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. **I respectfully urge this committee to return a Favorable With Amendments report on HB 102, with an amendment that removes the delay provisions in the legislation.**

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>

HB102_AFSCME3_FWA.pdf

Uploaded by: Denise Gilmore

Position: FWA



1410 Bush Street (Suite A)
Baltimore, MD 21230
Phone: 410-547-1515
Email: info@afscmemd.org

Patrick Moran – President

House Bill 102 – Family and Medical Leave Insurance Program Revisions
Finance Committee
April 4, 2025
Position: FAVORABLE WITH AMENDMENT

AFSCME Council 3 represents 50,000 state, county, and municipal employees across Maryland. We respectfully urge the committee to issue a favorable report, with amendments, on HB 102. This legislation proposes several technical revisions to the state’s Family and Medical Leave Insurance (FAMLI) program, including an additional 18-month delay in its implementation.

As a union, we negotiate with employers at the local, state, and public K-12 and Higher education levels. Over the past year, we have actively sought discussions with many of our employers regarding the upcoming implementation of FAMLI, which is currently set to begin with contributions on July 1, 2025. Only one employer has been willing to engage in these discussions. We commend the State of Maryland for reaching an agreement with us during our negotiations this past fall. There is separate legislation, HB 1503, introduced by the Department of Budget and Management, which would formalize this agreement for state employees, and we urge its passage to effectuate our agreement.

We are concerned that this additional delay may encourage employers to hire consultants to explore the option of private plans, which could undermine the intent and fairness of FAMLI. Privatizing benefits would diminish the very purpose of the program: to ensure public administration and accountability. Programs like FAMLI, Social Security, and Medicaid are most effectively managed by the public sector to ensure that they serve the interests of all workers — particularly low-income individuals — rather than profit-driven shareholders. Public administration also safeguards against discriminatory practices that may arise in private plans, such as biases against specific demographic groups, including women who are more likely to be perceived as primary caregivers and thus may be assumed to require more time off for family and medical needs.

Although the debate over private plan options within the FAMLI program seem to be settled, we believe it is important to protect our members' right to choose a benefit package that works best for them. To that end, we respectfully request that the committee consider adopting the enclosed amendment to safeguard the rights of exclusive bargaining representatives like AFSCME, particularly in the context of any delay. Thank you for your time and consideration.

AFSCME Amendment to HB 102

MD Labor and Employment Code § 8.3-202

This title may not be construed to diminish an employer's obligation to comply with a collective bargaining agreement or an employer policy that allows an employee to take leave for a longer period of time than the employee would be able to receive benefits under this title. **If the employees are subject to the provisions of a collective bargaining agreement, the exclusive bargaining representative shall have agreed to the plan prior to the effective date.**



HB 102 EmilyBlank_FWA.pdf

Uploaded by: Emily Blank

Position: FWA

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

Senate Finance Committee
April 4, 2025

My name is Emily Blank and I am a resident of District 47a. 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.

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.”

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.**

Emily Blank
3718 Shepherd St
Brentwood, MD 20722
emilyblank@gmail.com

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>

HB 102_Erik Kojola_FWA.pdf

Uploaded by: Erik Kojola

Position: FWA

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.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.

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
140 Fleetwood Terrace

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>

Silver Spring, MD 20190

HB 102_ErinHanson_FWA.pdf

Uploaded by: Erin Lorenz

Position: FWA

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.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.

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 born, illnesses 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.

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<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.**

Erin Lorenz Hanson
elorenz84@gmail.com

HB102_Jeffrey Rubin_FWA.pdf

Uploaded by: Jeffrey Rubin

Position: FWA

April 4, 2025

Dr. Jeffrey S. Rubin
Potomac, MD 20854

TESTIMONY ON HBI02 - POSITION: FAVORABLE WITH AMENDMENTS
FAMILY AND MEDICAL LEAVE INSURANCE PROGRAM - REVISIONS

TO: Chair Beidle, Vice Chair Hayes, and members of the Finance Committee

FROM: Dr. Jeffrey S. Rubin

My name is Jeffrey S. Rubin. I am a resident of District 15. 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.**

I have two personal stories to share with you.

1.) Several years ago when my father was living by himself in Florida he became very ill. I took time off from work, spent one week with him in the hospital, and then brought him back to Maryland for additional medical attention. He required months of around the clock care to recover from his newly diagnosed cancer. I was his primary caregiver. This was an intense, stressful time. It would have been much worse had I not benefitted from paid family and medical leave. I was able to focus on what it took for my dad to get better, without worrying about job security or income.

2.) My daughter has given birth to three children. Fortunately, each time her employer provided maternity leave that allowed her to take four months off from work without sacrificing pay. I saw firsthand the profound value of this benefit, which enables parents to cope with the life-changing, new challenges of caring for newborns in their early months of life.

Such situations arise daily for Maryland residents. The need for paid family and medical leave is real. Since its passage, years of careful planning have resulted in an FAMLI program that is ready for implementation. Changes in the federal workforce do not have a bearing on the needs of our population and the soundness of the program.

My daughter and I were lucky because our employers provided for us. I believe everyone who works in Maryland should have the benefit of paid family and medical leave. **I respectfully urge this Committee to return a favorable report on HBI02, with an amendment to eliminate the 18-month delay in its implementation.**

HB102 JOHN BOWERS Favorable with Amendments.pdf

Uploaded by: JOHN BOWERS

Position: FWA

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>

FAMLI Testimony- Favorable with Ammendments.pdf

Uploaded by: Kyle Long

Position: FWA

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

Senate Finance Committee
April 4, 2025

My name is Kyle Long and I am a resident of District 43. 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.

I am a social worker working with families across Baltimore City and know that this program would be a great benefit now to many families that I work with. Due to lack of supportive programs at the federal level, many families do not have paid leave protections through their work. I work with many families that are not currently paid if they need to take time off to grieve the loss of a family member, care for their newborn or support a sick relative. Those families are stuck in the unwinnable position of choosing between caring for themselves or their families or keeping their jobs. When folks aren’t able to keep their jobs, there are many cascading factors such as them falling behind on their rent and experiencing housing instability. Families deserve not to have to make the challenging choice between stability and caring for people that they love.

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.

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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Kyle Long, LMSW
kyle.long@ssw.umaryland.edu

ACSCAN_FWA_HB102.pdf

Uploaded by: Lance Kilpatrick

Position: FWA

Memorandum Favorable with Amendment to HB 102

Senate Finance Committee

April 4, 2025

American Cancer Society Cancer Action Network is the nonprofit nonpartisan advocacy affiliate of the American Cancer Society. ACS CAN empowers cancer patients, survivors, their families and other experts on the disease, amplifying their voices and public policy matters that are relevant to the cancer community at all levels of government. We support evidence-based policy and legislative solutions designed to eliminate cancer as a major health problem. On behalf of our constituents, many of whom have been personally affected by cancer, we support the original version of HB 102 but oppose the amendment to delay the implementation of FAMILI.

It is estimated that in 2025 alone, 37,200 Marylanders will be diagnosed with cancer. We know that cancer treatment is costly and time consuming. Cancer patients and their caregivers often miss work due to:

- Ongoing doctors' visits throughout treatment
- Chemotherapy, radiation and/or surgery
- Time needed to recover from symptoms or effects of treatment.

Between 2017 and 2019, ACS CAN conducted multiple surveys to explore the issue of paid leave among cancer patients, survivors, and caregivers. The majority of respondents reported facing a financial burden due to a lack of paid leave. Fifty percent of cancer patients, 34% of cancer survivors, and 48% of caregivers reported financial problems after missing work or reducing work hours to access treatment or tend to their loved ones.

On the other hand, individuals with paid family and medical leave were less likely to report experiencing financial problems while seeking cancer treatment. Additionally, studies have shown that cancer patients who have paid leave have higher rates of job retention.

Access to paid family and medical leave makes a critical difference for people facing a cancer diagnosis – leading to improved outcomes and better quality of life. *Respondents that used paid leave were nearly 50% more likely to complete their treatment, 46% more likely to attend doctor or treatment appointments, and 43% more likely to manage their symptoms or side effects.*

Patients/Survivors

% Positive Impact – Used/Didn't Use Paid Medical/Family Leave	Have Paid Leave & Used It (27%)	Have Paid Leave But Didn't Use It (24%)
Being able to complete your treatment	80%	34%
Your doctor or treatment appointments	77%	31%
Managing your symptoms or side effects	70%	27%
The decisions you made about which treatments to receive or where to receive them	66%	23%
Affording your treatments	64%	22%
The number of different treatment options to which you had access	63%	21%

ACS CAN applauded the Maryland General Assembly in 2022 for addressing the need for paid family and medical leave. Cancer never stops, and the need for paid family and medical leave hasn't stopped either.

ACS CAN thanks the Chair and committee for the opportunity to testify and urges the committee to delay no further the implementation of FAMLII, particularly in these uncertain times.

HB102_LindaBergofsky_FWA_Finance.pdf

Uploaded by: Linda Bergofsky

Position: FWA

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

Senate Finance Committee

April 4, 2025

My name is Linda Bergofsky and I am a resident of District 15. 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. 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.

In 1997, I was the sole breadwinner in my household and worked for a Fortune 500 company that did not allow employees to take time off to care for sick family members. I had 10 days of vacation, which I used to care for my sick mother in Florida. She was eventually diagnosed with an incurable cancer. I had no choice but to take FMLA, which allowed me to be with my mother when she died, but I received no pay for almost 2 months. Had FAMLI been in place, I would have earned at least some amount of paid leave to use.

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.

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.**

Linda Bergofsky, bergo72@hotmail.com

HB102_MSchuchman_FWA.pdf

Uploaded by: Mattan Schuchman

Position: FWA

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

Senate Finance Committee
April 4, 2025

My name is Mattan Schuchman and I am a resident of District 43. 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.

I work with people who, because of their medical conditions, often need help from family members in order to safely live at home. When family members are not available because they have no leave time from work, it’s detrimental to my patients’ health and sometimes results in avoidable hospitalizations due to being left home in unsafe conditions.

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.

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.**

Mattan Schuchman, MD
Medical Director, Johns Hopkins In-Home Primary Care
mattanster@gmail.com

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*.
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HB 102_FWA_MLevy.pdf

Uploaded by: Michele Levy

Position: FWA

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

Senate Finance Committee
April 4, 2025

My name is Michele Levy and I am a resident of District 43. 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.

I am the overjoyed and exhausted parent of an 8 month old. I am also a Marylander living with chronic illness. My partner has access to paid leave through his job. While I am perpetually worried about how experiencing a medical crisis would impact our household, I have the rare privilege of some relief– my partner taking time to care for me & our baby wouldn’t financially devastate us. In a time of unprecedented and terrifying uncertainty, Marylanders need more stability, not less.

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.

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.**

Michele Levy
micheleslevy@gmail.com

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*.
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Personal Testimony FWA FAMLII Delay.pdf

Uploaded by: Morgan Carroll

Position: FWA

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*.
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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

HB 102 - FAMLI - Finance - FWA_Dworak-Fisher.pdf

Uploaded by: Sally J. Dworak-Fisher

Position: FWA

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

Senate Finance Committee

April 4, 2025

I am a resident of District 46 and I **urge you to reject further delays on the implementation** of the state's Family and Medical Leave Insurance (FAMLI) program, **I support amending HB 102 to remove the implementation delay.**

Marylanders have already waited long enough for the FAMLI program to be implemented. Delay is costly to those who can least afford to bear it.

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. 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.**

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.

The FAMLI program has already been delayed twice. Meanwhile, other states have 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.

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.**

Sally Dworak-Fisher
Baltimore City, District 46

HB102_Sarah Hiller_JUFJ_FWA.pdf

Uploaded by: Sarah Hiller

Position: FWA

April 4, 2025



THINK JEWISHLY. ACT LOCALLY.

TESTIMONY ON HB 102 – POSITION: FAVORABLE WITH AMENDMENTS
Family and Medical Leave Insurance Program – Revisions

TO: Chair Beidle, Vice Chair Hayes, and members of the Senate Finance Committee

FROM: Sarah Hiller, on behalf of Jews United for Justice

My name is Sarah Hiller, and I am a resident of District 40. I work at Jews United for Justice (JUFJ), which organizes over 6,000 Jews and allies in support of social, racial, and economic justice. We support HB 102, which would make several technical revisions to the state's Family and Medical Leave Insurance (FAMLI) program. However, **we oppose the bill's proposed**

18-month delay in implementation and urge the removal of this provision.

Marylanders can't wait any longer for the ability to take time to care for themselves or their loved ones at the risk of losing their jobs.

During my time studying abroad in Stockholm, Sweden, I had a conversation with a professor about the stark contrast in family policies between the US and Sweden. Raised in Sweden but having met his wife while in university in the US, he and his wife chose to return to Sweden to start their family because of paid parental leave and government-funded childcare services. He told me, with no sarcasm, "I don't know how people have children in the US." His disbelief highlighted a painful truth: the US lacks the family-friendly policies that make parenting, and all caregiving, more manageable.

In an unfortunate but full-circle situation, good friends of mine – fellow District 40 residents with an 18-month-old – are now seriously considering moving from Maryland to Sweden, explicitly because they are finding it so impossible to have and raise a child here. After a difficult pregnancy and the premature birth of their daughter, the mother remained in the hospital while their newborn spent weeks in the NICU. Meanwhile, the father had no choice but to work from the hospital to be with his wife and newborn, as he could not take time off. He was fortunate to have the option to work remotely – a luxury not all families or workers have. This is the reality that the FAMLI program was meant to address. Maryland families cannot afford another delay before its implementation.

At a time of significant financial uncertainty spurred by actions of the new federal administration, Maryland leaders must reject delays to the FAML I program, as its timely implementation would provide crucial stability for Maryland workers and their families. The proposed delay 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 FAML I program will receive over 165,000 claims in its first year, just shy of 14,000 claims a month. 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.

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.” Just last month, the Minnesota legislature rejected a proposal to delay the implementation of their program. 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.

On behalf of JUFJ, I urge the committee to issue a Favorable with Amendments report on HB 102.

Thank you for your consideration,

BJC FWA HB102 - Paid Family Leave Delay.pdf

Uploaded by: Sarah Miicke

Position: FWA



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WRITTEN TESTIMONY

House Bill 102- Family and Medical Leave Insurance Program - Revisions

Finance Committee

April 4, 2025

SUPPORT WITH AMENDMENTS

Background: If enacted, House Bill 102 would further delay the implementation of paid family and medical leave by 18 months.

Written Comments: The Baltimore Jewish Council (BJC) represents The Associated: Jewish Community Federation of Baltimore and all of its agencies and programs. We have supported the Maryland's efforts to bring paid family and medical leave to Marylanders for years. The 2022 passage of the Time to Care Act was a huge victory for our state. However, the delay proposed in HB102 creates ambiguity in the future of the program. It is hard to understand why "federal uncertainty" is the reason for this delay when the program has no federal funding and where no other states are delaying their implementations for their programs. Marylanders cannot wait another 18 months for this program to be implemented.

Older workers need paid leave to manage their own health while continuing to work. Labor force participation rates for both men and women over 65 have climbed in recent years, especially after the Great Recession.¹ At the same time, older adults are more likely to suffer from serious health conditions that require regular care.² In order for older workers to stay healthy and productive, they need to be able to take paid time away from work to manage their health.

As our population ages and life expectancy increases, more workers will take on caregiving roles for older family members. Family caregivers need paid leave to care for elderly parents and relatives that may be facing serious health conditions, such as stroke or cancer. In less than 15 years, the number of Marylanders who

¹ US Census. 2018. American Community Survey.

² National Partnership for Women & Families. (2017, June). Our Aging, Caring Nation: Why a U.S. Paid Leave Plan Must Provide More Than Time to Care for New Children. Retrieved 20 December 2018, from <http://www.nationalpartnership.org/caregivingreport>



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are 65 and older will grow by almost 30%, increasing the need for a paid family leave policy that addresses the needs of older adults in Maryland. Currently, one out of every four workers over 50 serve as a family caregiver, and access to paid family and medical leave is crucial for their financial security.³

We also cannot delay for our workers starting families, especially women. As noted by the Comptroller, women in Maryland ages 24 to 34 have not come back to the workforce at the same rate as others since the covid pandemic.⁴ In fact, Maryland has one of the slowest return to the workforce rates of women in this age bracket in the country. This is in part due to the increased cost of childcare and the lack of resources for those starting families, especially paid time off after a birth for recovery and bonding.

Therefore, we cannot delay Paid Family and Medical Leave any further and we ask for a favorable with amendment report (removing the implementation delay) on HB102.

The Baltimore Jewish Council, a coalition of central Maryland Jewish organizations and congregations, advocates at all levels of government, on a variety of social welfare, economic and religious concerns, to protect and promote the interests of the Associated Jewish Community Federation of Baltimore, its agencies and the Greater Baltimore Jewish community.

³ US Senate. Special Committee on Aging. America's Aging Workforce: Opportunities and Challenges. <https://www.aging.senate.gov/imo/media/doc/Aging%20Workforce%20Report%20FINAL.pdf>

⁴ <https://www.marylandcomptroller.gov/content/dam/mdcomp/md/reports/comptroller/SOTE.pdf>



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HB 102 Crossover Hearing Favorable with Amendments

Uploaded by: Tammy Bresnahan

Position: FWA



One Park Place | Suite 475 | Annapolis, MD 21401-3475
1-866-542-8163 | Fax: 410-837-0269
aarp.org/md | md@aarp.org | twitter: @aarpm
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HB 102 Family and Medical Leave Insurance Program – Revisions
Senate Finance Committee
April 4, 2025
FAVORABLE WITH AMENDMENTS

Good afternoon, Senator Beidle and members of the Senate Finance Committee. My name is Tammy Bresnahan, and I serve as the Senior Director of Advocacy for AARP Maryland. We represent more than 850,000 members across the state. AARP Maryland supports several of the technical provisions in HB 102. However, we strongly oppose the House-amended version of the bill, which would delay implementation of the Paid Family and Medical Leave Insurance (FAMLI) program by 18 months.

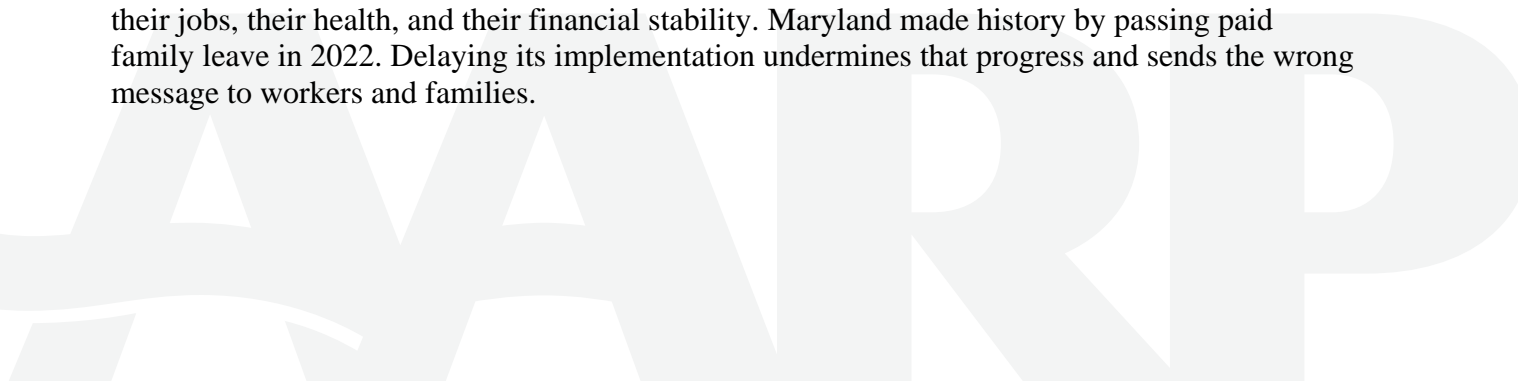
This delay would leave thousands of Marylanders—especially older adults and their family caregivers—without access to critical paid leave benefits they have been counting on. While we support the technical updates in the bill, we cannot support it with the delay included. We respectfully urge the committee to amend the bill to remove the 18-month postponement.

Older Marylanders would be disproportionately affected by this delay. Many are still working while also providing unpaid care to spouses, adult children, aging parents, or siblings. For them, paid leave isn't a luxury—it's a lifeline. AARP Maryland has long advocated for the needs of caregivers and older workers. Delaying FAMLI implementation forces them to keep choosing between their health and their financial security.

AARP Maryland, in partnership with the Time to Care Coalition and others, has fought for comprehensive paid family and medical leave that reflects our five core policy principles:

1. The program must be cost-effective for workers, employers, and the government.
2. It must be inclusive, covering all working people equally.
3. It should include a broad, realistic definition of family.
4. It must offer up to 12 weeks of leave with adequate wage replacement.
5. It must protect workers from retaliation for taking leave.

Older Marylanders have already waited too long. Many are recovering from surgery, managing chronic conditions, or caring for loved ones with serious illnesses. Without paid leave, they risk their jobs, their health, and their financial stability. Maryland made history by passing paid family leave in 2022. Delaying its implementation undermines that progress and sends the wrong message to workers and families.



The Maryland Department of Labor has already made significant progress. As of its January 2025 FAML I briefing, the program is 70% ready to begin collecting contributions by summer 2025—right on schedule. Arguments for a delay based on federal uncertainty are unfounded. The FAML I program is state-funded, and no other state with similar programs is pausing implementation for these reasons.

A delay would impact more than 247,000 Marylanders—many of them older adults and caregivers—who urgently need access to paid leave. These are people facing cancer treatment, joint replacement surgery, or caring for a spouse with dementia. They should not have to choose between a paycheck and caring for themselves or a loved one.

We respectfully urge you to stand with older Marylanders, caregivers, and working families. Please remove the delay provision from HB 102 and allow the FAML I program to move forward as planned. Maryland’s older adults deserve the dignity, support, and economic security that paid leave provides. For follow-up, please contact Hank Greenberg at hgreenberg@aarp.org .

4.04 -HB 102 - Family and Medical Leave Insurance

Uploaded by: Tonaeya Moore

Position: FWA



HB 102 - Family and Medical Leave Insurance Program - Revisions
Senate Finance Committee
April 4, 2025
SUPPORT with Amendments

Chair Beidle, Vice-Chair, and members of the committee, thank you for the opportunity to submit testimony in support with amendments for House Bill 102. CASH supports HB 102 only with an amendment removing the implementation delay.

The CASH Campaign of Maryland promotes economic advancement for low-to-moderate income individuals and families in Baltimore and across Maryland. CASH accomplishes its mission through operating a portfolio of direct service programs, building organizational and field capacity, and leading policy and advocacy initiatives to strengthen family economic stability. CASH and its partners across the state achieve this by providing free tax preparation services through the IRS program 'VITA', offering free financial education and coaching, and engaging in policy research and advocacy. **Almost 4,000 of CASH's tax preparation clients earn less than \$10,000 annually. More than half earn less than \$20,000.**

CASH supports HB 102, which would make several technical revisions to the state's Family and Medical Leave Insurance (FAMLI) program. **CASH does not support the additional 18-month delay in HB 102, and respectfully requests 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 month¹. 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.

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.

Thus, we encourage you to return a favorable report with amendments that remove the delay provisions in the legislation.

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>

HB 102_Tracey ONeal_FWA.pdf

Uploaded by: Tracey ONeal

Position: FWA

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

Senate Finance Committee
April 2, 2025

My name is Tracey O’Neal and I am a resident of District 11A. 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.

I am currently employed with the State of Maryland, with several years before retirement. I am currently the care giver for my mother (a retired State Employee), who has Dementia. I can’t imagine not being able to take off work and lose my job if I need to take off for an extended period of time to care for her.

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.

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.**

Tracey O’Neal
Administrator
tracey.oneal1@maryland.gov

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>

FAMLI Delay.docx.pdf

Uploaded by: UM SWASC

Position: FWA

TESTIMONY IN SUPPORT WITH AMENDMENT OF HOUSE BILL 102

Family And Medical Leave Insurance Program - Revisions
Finance Committee
April 4, 2025

Social Work Advocates for Social Change supports HB 102, which would make several technical revisions to the state's Family and Medical Leave Insurance (FAMLI) program, but we support HB 102 only with an amendment removing the implementation delay. **We 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. 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.

As social workers we assist vulnerable Marylanders and we see first hand the consequences that come when families are hit with an unexpected medical emergency. When workers are forced to take off work without financial support they are put at risk of losing their jobs, falling behind on bills, or going without basic necessities to make ends meet. The FAMLI program will help shelter people from these devastating effects.

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.**



For more information, please contact

Morgan Carroll
umswasc@gmail.com

Members of our communities are eager to access this critical program they have waited for, and further implementation delays are untenable. **Social Work Advocates for Social Change urges the committee to issue a Favorable with Amendments report on HB 102, with amendments that remove the delay provisions in the legislation. Thank you.**

Social Work Advocates for Social Change is a coalition of MSW students at the University of Maryland School of Social Work that seeks to promote equity and justice through public policy, and to engage the communities impacted by public policy in the policymaking process.

Oppose Delays to Paid Family Leave Implementation.

Uploaded by: Brian Wivell

Position: UNF

Oppose Delays to Paid Family Leave Implementation

Brian Wivell

6012 44th Avenue, Hyattsville, Maryland

Maryland Resident and Worker

Normally, I'd write testimony on behalf of another organization, but I wanted to take the time to write this letter as an individual Maryland resident.

Like millions of workers in this country, I have no guaranteed paid family leave. My employer is pretty understanding and accommodating, but to be clear, all I have that legally protects me if I need to take family or medical leave is 12 unpaid weeks of Federal FMLA time. While better than nothing, 12 unpaid weeks of leave is really more of a promise that your job will be there when you get back than an actual leave program. Your bills and expenses don't pause for 12 weeks.

My wife and I want kids. We've wanted kids for years. None of that has changed with your decision. The only thing that has changed is our future financial security. I cannot tell you how deeply disappointing it is to see the General Assembly fold on this issue again. Every delay in implementation is not a clever political move meant to save the program from tough times, but adds to the number of people who never got to see the benefits of FAML I but will pay in for the rest of their lives.

My rough napkin math calculations estimate that I will personally pay more than \$17,000 into the FAML I program over the next 35 years of work, assuming current earnings and projected employee contribution rate. That doesn't even include what employers will contribute to this program on my behalf. So even if my family were granted the leave promised by the program, it's not like we wouldn't still be net contributors.

Despite all of this, I am proud to contribute to this program. I know that it will be there for others when they need it most. I am proud to know this money will help keep families safe and healthy. I wish this program was there for me and my family when we needed it. I would be lying if I told you this did not make me bitter.

There will always be another reason to consider delaying implementation of this program. Every couple of years, I spend my time convincing other people to make a plan to vote for the candidates that will deliver the most for them. It's days like this where it becomes harder to believe that's possible. In 2022, I was proud to tell people which candidates supported paid family leave. By 2028, when workers finally get access to this right, it will be harder to tell who actually supported it. How are we supposed to believe certain politicians can solve problems for us, when they can't even implement protections considered commonplace in nearly every other country in the world? What seems to be delaying implementation is not lack of understanding of how to set the program up but the willingness to start charging people and businesses for its upkeep. I hope you make the right decision, but don't expect you to.

SEIU Local 500 Testimony in Opposition of HB 102 (

Uploaded by: Christopher Cano

Position: UNF



Testimony - HB 102, Family and Medical Leave Insurance Program - Revisions
Unfavorable - In Opposition
Senate Finance Committee
April 4, 2025
Christopher C. Cano, MPA
Director of Legislative & Political Affairs on behalf of SEIU Local 500

Honorable Chairwoman Beidle & Members of the Senate Finance Committee:

SEIU Local 500, as one of Maryland's largest public sector unions representing over 23,000 workers—including childcare workers, educators, higher education professionals, and other public service workers are united in our firm opposition to House Bill 102 as currently amended, specifically due to the inclusion of an unnecessary and harmful 18-month delay in the implementation of the Family and Medical Leave Insurance (FAMLI) program.

In 2022, Maryland made history with the passage of the Time to Care Act. That moment marked the culmination of years of work by working families, labor unions, and advocates to secure what so many Marylanders have long needed: the ability to take paid time off to care for themselves or loved ones without facing economic ruin. HB 102 threatens to undo that promise by needlessly postponing the program's rollout, denying urgently needed benefits to hundreds of thousands of working people across the state.

We represent frontline workers who have kept Maryland running through a pandemic and beyond. These are the very people who will be most harmed by this delay—those who are one medical emergency or childbirth away from having to choose between their health and their livelihood. An 18-month delay could mean more than 240,000 workers missing out on critical paid leave benefits during that time. That is unacceptable.

The Maryland Department of Labor has publicly reported being on track for contributions to begin in mid-2025, with benefit payouts slated to begin in 2026 under the current statute. The rationale for an 18-month delay—purportedly due to "federal uncertainty"—simply does not hold. The FAML program does not rely on federal funding. No other state with similar programs has justified delays on these grounds, and states like Delaware, Minnesota, and Maine—who passed their laws after Maryland—are on pace to implement ahead of us.

Every day this program is delayed is another day working families are forced to bear the cost of illness, childbirth, or caregiving alone. According to the Urban Institute, the FAML program has the power to reduce poverty by 22% among participating families and could save the state \$28 million in safety net expenditures. Delaying implementation undermines those economic and human benefits.

As a union dedicated to dignity, equity, and justice for all workers, SEIU Local 500 cannot support a policy that moves Maryland backwards. The delay in HB 102 breaks faith with our members and all those who advocated for a stronger, more just workplace.

We urge the Committee to amend House Bill 102 by removing the implementation delay and keeping Maryland on course to deliver on the promise of paid family and medical leave. Maryland workers have waited long enough. Let's not make them wait even longer.

Thank you for your time and your commitment to Maryland's working families.

Christopher C. Cano, MPA
Director of Legislative & Political Affairs
SEIU Local 500

HB 102_MD Center on Economic Policy_UNF.pdf

Uploaded by: Kali Schumitz

Position: UNF

Paid Family and Medical Leave Program Should Remain Available to All Workers

Position Statement in Opposition to House Bill 102 Unless Amended

Given before the Senate Finance Committee

The Maryland General Assembly adopted the Time to Care Act in 2022 to ensure workers can afford to take time off to care for a new child or a family member dealing with a serious illness. Once implemented, this program will provide significant benefits for families, communities, and Maryland's economy. As originally enacted, the Time to Care Act would have made paid leave benefits available beginning in January of this year. Lawmakers subsequently delayed implementation by 18 months. **House Bill 102, as amended in the House, would force workers to wait an additional year and a half** before using the benefits they were promised in 2022. Enough is enough. **For these reasons, the Maryland Center on Economic Policy opposes HB 102.**

Lawmakers made the right choice in 2022 by ensuring Maryland workers can afford to take time off to care for a new child or a family member dealing with a serious illness. This decision will bring significant and wide-ranging benefits to workers and families, including improved infant health and reduced employee turnover.

Credible academic research, as well as the experience of other states with similar programs, shows that paid family and medical leave brings significant and wide-ranging benefits:¹

- **Public health benefits:** Evidence links paid leave guarantees to a decline in infant mortality, improvements in mothers' mental health, a 33% drop in upper respiratory complications among infants, and increased ability for aging adults to live at home. Research shows that children in low-income families see especially large health benefits.
- **Economic benefits:** A study found that California's paid leave guarantee decreased the number of mothers of young children with family income below the federal poverty line (currently about \$26,000 for a family of four). While paid leave enables parents to take more time off during the first few weeks of a child's life, research shows that it can also enable mothers to return to the paid workforce sooner. Studies have linked paid leave to improvements in productivity and declines in turnover.

However, policymakers have repeatedly delayed implementation of the Time To Care Act:

- As introduced, the 2022 bill would have made benefits available in January 2024.
- The enacted 2022 law made benefits available in January 2025.
- Lawmakers in 2023 delayed implementation by a year to ensure smooth administration and sufficient funding: January 2026.

- Last year, lawmakers delayed implementation by another six months: July 2026.

Under HB 102, promised benefits would not become available until **January 2028**. Maryland workers have waited long enough.

Support HB 102 as Introduced

MDCEP did support House Bill 102 in its original posture, before the House amended it to include the 18-month delay, because it will allow the Department of Labor to craft regulations that better meet the unique needs of self-employed workers than the design outlined in the current statute.

The thousands of Marylanders who are self-employed deserve to have access to the same FMLI program as those who work for an employer. The Small Business Administration estimates that there are nearly 560,000 businesses in the state with no employees.ⁱⁱ However, the scope of self-employed workers represents a broad range of incomes and individual situations, from gig workers and home child care providers who may just barely be making ends meet and cannot afford unpaid time off to highly paid lawyers and consultants who may have more ability to cover their expenses when taking time away from work.

HB 102 will provide the Department with more flexibility to craft an effective FMLI program that meets the needs of self-employed workers from all backgrounds. Based on the experiences of other states, which have generally seen low uptake of their FMLI programs for self-employed workers, it is essential that Maryland's program does not create administrative or cost barriers that keep essential paid leave out of reach, particularly for self-employed workers with lower incomes. Mirroring the process for the employer-based program, as the original Time to Care legislation envisioned, will likely repeat the same results seen in other states.

For these reasons, the Maryland Center on Economic Policy respectfully requests that the Finance Committee make an unfavorable report on House Bill 102 or amend it to reflect the nature of the bill as introduced.

Equity Impact Analysis: House Bill 102

Bill summary

HB 102, as amended, delays implementation of the Time To Care Act of 2022 by 18 months:

- Delays required contributions to the Family and Medical Leave Insurance Fund from July 2025 to January 2027
- Delays the availability of paid leave benefits from July 2026 to January 2028

Background

The 2022 Maryland Time to Care Act (Chapter 48) provides up to 12 weeks of job-protected paid family and medical leave insurance open to all people working in Maryland. As enacted, the law made paid leave benefits available beginning in January 2025.

Chapters 258 and 259 of 2023 delayed benefits availability by one year, to January 2026.

Chapters 266 and 267 of 2024 further delayed benefits availability by six months, to July 2026.

Equity Implications

Maryland's current lack of a paid family and medical leave guarantee poses significant equity concerns. Delaying paid leave implementation as called for under would prolong these inequities:

- Sixteen percent of workers nationwide needed to take family or medical leave in the last two years but were unable to do so, according to a 2016 survey by the Pew Research Center. This group includes 19% of women, 23% of Latino workers, 26% of Black workers, and 30% of workers with less than \$30,000 in annual income.
- Workers with an unmet need for leave were more likely to cite inability to afford the lost income as a reason for taking no leave or less than they needed than any other factor (72% of those taking no leave, 69% of those taking less leave than they needed).
- Many workers who took a pay cut during their time off work dealt with the loss of income by dipping into savings intended for another purpose, cutting their leave short, taking on debt, or putting off paying bills.
- Research suggests that parents who take no leave, insufficient leave, or unpaid leave may face a higher risk of experiencing mental health problems; their children may face a higher risk of health problems or even death. Workers who face barriers to taking the leave they need—who are disproportionately workers of color or low-wage workers—are especially likely to face these risks.

Impact

House Bill 102, as amended in the House, would **worsen racial, gender, and economic inequity** in Maryland.

ⁱ Heather MacDonagh, "Family and Medical Leave Insurance," Department of Legislative Services, 2019, http://dls.maryland.gov/pubs/prod/BusTech/Family_and_Medical_Leave_Insurance.pdf

ⁱⁱ 2024 Maryland Small Business Profile, U.S. Small Business Administration Office of Advocacy, <https://advocacy.sba.gov/wp-content/uploads/2024/11/Maryland.pdf>

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TESTIMONY IN OPPOSITION TO HB 102 FAMILY AND MEDICAL LEAVE INSURANCE PROGRAM – REVISIONS

Senate Finance Committee
April 4, 2025

Submitted by Lisa Klingenmaier, Manager of the Time to Care Coalition

The Time to Care Coalition is a statewide coalition of nearly 2,000 organizations and individuals - including non-profits, faith communities, unions, and businesses - working since 2016 to establish a comprehensive paid family and medical leave program in Maryland.

The Time to Care Coalition opposes HB 102, as amended in the House, which would leave Marylanders without paid medical and family leave benefits for an additional 18 months. While we support the other technical provisions in the legislation, we cannot support the legislation with the 18-month delay provision and respectfully request an amendment to remove the implementation delay.

The Time to Care Coalition represents the millions of Marylanders who have fought for access to paid leave and are eager to realize the full implementation of the FAML I program. Passing the Time to Care Act in 2022 was a historic victory for all Marylanders - and it was just the first step in realizing Paid Family and Medical Leave in Maryland. Since 2016, The Time to Care Coalition has been working to establish - and now implement - a comprehensive paid family and medical leave program in Maryland that follows our five key principles: the program is cost-effective for workers, employers, and the government; covers all working people and applies equally to all working people; reflects an inclusive definition of family and includes the well-established reasons people need paid family and medical leave; provides up to 12 weeks of leave and replaces a substantial share of workers' usual wages; and protects workers against adverse consequences for taking leave.

Time to Care members are dismayed by the Administration's proposed 18-month implementation delay, which far exceeds any previous delay and puts Maryland behind compared to other states' implementation timelines. The Maryland Department of Labor (DOL) is leading the critical work to implement the FAML I program, and the Department's progress - as announced in a FAML I briefing this January - is 70 percent of the way ready to begin contribution collection this summer, which is on course for the current implementation timeline in the statute. It is therefore hard to grasp why a delay has been requested for "federal uncertainty" when this program receives no federal funding, and no other states currently implementing their FAML I programs are proposing similar delays. **Maryland is an anomaly with this proposal, and delaying FAML I implementation leaves Marylanders with continuing uncertainty on whether they will be able to maintain their income if they get seriously ill or are expecting a child.**

Delaying implementation of the FAML I 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 DOL, 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.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.

Delaying implementation of FAMILI is counterproductive to the state's goal to end childhood poverty. The Urban Institute found that Maryland's FAMILI program has the potential to reduce the poverty rate by 22% among families receiving benefits.² Because these families will not need to access other state-funded programs, the state is expected to spend \$28 million less on safety-net programs.³ Every day the implementation of FAMILI 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.

Extending the time Marylanders must wait to access paid leave hurts our state's economy and small businesses. The Urban Institute study noted that FAMILI will provide a \$98 million tax benefit to small businesses, leveling the playing field for small businesses to compete with large corporations and making the state an enticing place to start a business.⁴ Moreover, lack of access to paid family and medical leave is a leading reason women leave the workforce; as Maryland already struggles with declining Labor Participation Rates (LPR) for women, further delays to FAMILI implementation further hinder our state's sluggish economic growth.⁵ Maintaining the current FAMILI implementation timeline benefits families, businesses, and Maryland's economy.

Delaying the implementation of the FAMILI program will put Maryland behind other states. As it stands, three states that passed paid leave legislation after Maryland – Delaware, Minnesota, and Maine – will fully implement their programs before Maryland does, leaving our residents waiting.⁶ While Maryland was lauded as a national leader in paid leave policy when we passed the Time to Care Act in 2022, each year the programmatic implementation gets further delayed other states take up the mantle and lead ahead of us, leaving Marylanders behind. No other state has taken six years to implement its program, which is the length of time it will take Maryland if the proposed delay is implemented. 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.

Since Time to Care was passed in 2022, the implementation timeline has already been delayed twice through legislation in the 2023 and 2024 legislative sessions. Marylanders are eager to access this critical program they have waited for, and further implementation delays are untenable.

The Time to Care Coalition appreciates your consideration and opposes HB 102 with an 18-month delay provision. We would support the legislation if the 18-month delay were amended out.

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>

² Urban Institute. September 2024. *Impact of Paid Family and Medical Leave in Maryland: an Analysis of the Maryland Family and Medical Leave Insurance Act*. <https://www.dol.gov/sites/dolgov/files/WB/pdf/ImpactPFMLMaryland.pdf>

³ Ibid.

⁴ Ibid.

⁵ Bipartisan Policy Center. October 2023. *Women in the Workforce Need Family-Focused Policy*. <https://bipartisanpolicy.org/blog/women-in-the-workforce-need-family-focused-policy/>

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Position: UNF



TESTIMONY IN OPPOSITION TO HB 102 FAMILY AND MEDICAL LEAVE INSURANCE PROGRAM – REVISIONS

Senate Finance Committee

April 4, 2025

Submitted by Stacey Mink, Interim Executive Director, Maryland Rise

Maryland Rise opposes HB 102, as amended in the House, which would leave Marylanders without paid medical and family leave benefits for an additional 18 months. While we support the other technical provisions in the legislation, we cannot support the legislation with the 18-month delay provision and respectfully request an amendment to remove the implementation delay.

Maryland Rise supports the millions of Marylanders who have fought for access to paid leave and are eager to realize the full implementation of the FAMLI program. Passing the Time to Care Act in 2022 was a historic victory for all Marylanders - and it was just the first step in realizing Paid Family and Medical Leave in Maryland. Since 2016, Maryland Rise is a member of the Time to Care Coalition which has been working to establish - and now implement - a comprehensive paid family and medical leave program in Maryland that follows our five key principles: the program is cost-effective for workers, employers, and the government; covers all working people and applies equally to all working people; reflects an inclusive definition of family and includes the well-established reasons people need paid family and medical leave; provides up to 12 weeks of leave and replaces a substantial share of workers' usual wages; and protects workers against adverse consequences for taking leave.

As a Time to Care member, we are dismayed by the Administration's proposed 18-month implementation delay, which far exceeds any previous delay and puts Maryland behind compared to other states' implementation timelines. The Maryland Department of Labor (DOL) is leading the critical work to implement the FAMLI program, and the Department's progress - as announced in a FAMLI briefing earlier this January - is 70 percent of the way ready to begin contribution collection this summer, which is on course for the current implementation timeline in the statute. It is therefore hard to grasp why a delay has been requested for "federal uncertainty" when this program receives no federal funding, and no other states currently implementing their FAMLI programs are proposing similar delays. **Maryland is an anomaly with this proposal, and delaying FAMLI implementation leaves Marylanders with continuing uncertainty on whether they will be able to maintain their income if they get seriously ill or are expecting a child.**

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⁴ Ibid.

⁵ Bipartisan Policy Center. October 2023. *Women in the Workforce Need Family-Focused Policy.* <https://bipartisanpolicy.org/blog/women-in-the-workforce-need-family-focused-policy/>

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For a full list of member organizations visit: timetocare.net

For further information, contact Lisa Klingenmaier at lklingenmaier@marylandfamilynetwork.org