

POSITION STATEMENT Senate Bill 527- Health Insurance – Policy of Group Health Insurance – Associations Finance Committee February 19, 2020

The Rural Maryland Council **SUPPORTS** Senate Bill 527 – Health Insurance – Policy of Group Health Insurance - Associations. This bill clarifies in the current law that chambers of commerce may be considered an "association" and therefore eligible to offer insurance to small businesses.

A chamber of commerce's mission is to create an environment in which businesses in the community can prosper. They are a type of business network; whose goal is to further the interests of businesses and advocate on behalf of their community. There are 57 chambers of commerce in Maryland. These chambers have long recognized the value of employee benefits and the difficulties smaller employers face accessing quality, affordable health care coverage. This bill would allow a chamber of commerce, to be an "association" and therefore the opportunity to provide affordable, competitive, secure benefits to employees of small businesses in their community.

The Rural Maryland Council respectfully requests your favorable support of SB 527.

The Rural Maryland Council (RMC) brings together citizens, community-based organizations, federal, state, county and municipal government officials as well as representatives of the for-profit and nonprofit sectors to collectively address the needs of Rural Maryland communities. We provide a venue for members of agriculture and natural resource-based industries, health care facilities, educational institutions, economic and community development organizations, for-profit and nonprofit corporations, and government agencies to cross traditional boundaries, share information, and address in a more holistic way the special needs and opportunities in Rural Maryland.