



**SALISBURY AREA
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ACCREDITED BY
THE CHAMBER OF
COMMERCE OF THE
UNITED STATES
SINCE 1966

February 18, 2020

Senator Delores G. Kelley
Chair, Senate Finance Committee
3 East, Miller Office Building
Annapolis, MD 21401

Dear Senator Kelley,

On behalf of the seven-hundred businesses and organizations representing more than fifty-thousand employees, we are requesting a favorable report on Senate Bill 527, Policy of Group Health Insurance-Associations with amendments. The Chamber supports oversight by the Maryland Insurance Administration (MIA) affording more precise accountability, hope for new quality plans that also meet the requirements of the ACA and the State, and plan to work with all in-state insurance providers. This legislation is a small business lifeline and will save small businesses significant dollars while providing a health plan to countless Marylanders and lower shore residents.

Under Maryland's current law, small businesses are not permitted to pool their employees. SB 527 changes that law for pooled employees in an AHP to be rated as a large group. This Bill also allows for Chambers of Commerce and labor unions to offer AHP's to their members.

On a consistent basis, lower shore employers ask this Chamber to find ways to offer their employees some sort of affordable health coverage. SB 527 will open the door to that reality. The Salisbury Area Chamber of Commerce requests a favorable report on SB 527.

Sincerely,

William Chambers
President / CEO
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