



MARYLAND CITIZENS' HEALTH INITIATIVE

House Bill 1329 -- Support

By Stephanie Klapper, Deputy Director, Maryland Citizens' Health Initiative
House Health and Government Operations Committee
February 20, 2020

Thank you Madam Chair and members of the Committee for this opportunity to testify in support of strengthening the ability for small businesses in Maryland to access quality health coverage for their employees. We thank Delegate Mautz for sponsoring this important legislation.

The Affordable Care Act (ACA) has been a great success in Maryland, expanding health care to over 400,000 people and cutting our uninsured rate in half. But, there is still more work to be done. Fewer small businesses than expected are participating in the ACA's Small Business Health Options Program (SHOP) because the federal tax credits under the program are not large enough and there is a lack of knowledge about the program's existence. Yet, greater participation could result in more Marylanders gaining access to quality affordable health care coverage, small businesses being able to offer greater choice of health plans to their employees, and improved health equity. We recommend new state funding for small business health insurance subsidies and education and outreach about SHOP. We urge the Committee to give a favorable report to HB 1329.