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SB 365 – Neighborhood Business Development Program – Food Desert Projects – Business Retention

Position: Support

Thank you for the opportunity to provide written comments in support of Senate Bill 172. This bill doubles the amount of small business loans (from \$50,000 to \$100,000) that the Department of Housing and Community Development (“the Department”) may award to an entity for assistance in providing or maintaining access to healthy food in urban or rural food deserts. In addition to loans for refrigerators, freezers, and other equipment, the bill would also allow loans for operating costs incurred in providing access to healthy food in urban or rural food deserts. Finally, the bill requires the Department to forgive a loan for such operating costs after five years if the loan recipient maintains continuous operations at the same location during that time.

As part of our mission, CareFirst is committed to driving transformation of the healthcare experience with and for all our members and communities, with a focus on quality, equity, affordability, and access to care. According to the Institute for Clinical Systems Improvement, health care only accounts for 20% of the overall external influence on a person’s health, but socioeconomic factors, physical environment, and healthy behaviors such as diet (i.e. social determinants of health) contribute to 70% of that influence. Senate Bill 172 seeks to meaningfully address one of the most impactful social determinants of health—access to healthy food—to improve health outcomes and reduce existing health disparities in traditionally underserved communities, where food deserts typically exist.

CareFirst has committed \$10 million in regional funding to address diabetes and its upstream social determinants of health, in six targeted communities, including West Baltimore and Prince George’s County, where many Maryland residents experience issues with food insecurity due to the presence of food deserts. We are also deploying place-based strategies to guide our community investment in social determinants of health and improve community health outcomes.

CareFirst strongly supports the policy goals advanced by Senate Bill 172. We look forward to partnering with legislators, health departments, public health groups, and other stakeholders to advance health equity, as we deploy targeted strategies outside and within our own organization to ensure the health and wellbeing of our members, employees, and communities.

We urge a favorable report.

About CareFirst BlueCross BlueShield

In its 83rd year of service, CareFirst, an independent licensee of the Blue Cross and Blue Shield Association, is a not-for-profit healthcare company which, through its affiliates and subsidiaries, offers a comprehensive portfolio of health insurance products and administrative services to 3.4 million individuals and employers in Maryland, the District of Columbia and Northern Virginia. In 2019, CareFirst invested \$43 million to improve overall health, and increase the accessibility, affordability, safety, and quality of healthcare throughout its market areas. To learn more about CareFirst BlueCross BlueShield, visit our website at www.carefirst.com and our transforming healthcare page at www.carefirst.com/transformation, or follow us on [Facebook](#), [Twitter](#), [LinkedIn](#) or [Instagram](#).