



Mission: *To improve public health in Maryland through education and advocacy*

Vision: *Healthy Marylanders living in Healthy Communities*

**SB 893 – Unemployment Insurance -
Revisions and Required Study**

Hearing Date: 3/2/21 at 1pm

Committee: Finance

Position: SUPPORT WITH AMENDMENT

Thank you, Chairman Kelley, Vice-Chair Feldman and members of the Senate Finance Committee. A special thank you to Senator Rosapepe for sponsoring this legislation. We submit this testimony on behalf of the Maryland Public Health Association to express our support for SB 893, which would help unemployed Marylanders get connected with health coverage.

With the Maryland General Assembly's leadership, Maryland has created important and innovative public health programs, such as the Easy Enrollment Health Insurance Program, which has helped Marylanders gain access to health coverage when they fill out their state tax returns. MdPHA strongly supported this legislation, and thousands of Marylanders have already used the Easy Enrollment program during a time when access to health coverage is more important than ever given the challenges of the COVID-19 pandemic.

Maryland should build on this progress by passing SB 893 to create a similar program through the unemployment insurance system. Unemployment has risen during the COVID-19 pandemic, with stark disparities by race, ethnicity, and disability.^{1,2} Two evident and disturbing trends are: (1) many who are unemployed have lost their health coverage,³ and (2) Black and Brown communities and individuals with disabilities are at higher risk of dying of COVID-19.^{4,5} Connecting unemployed Marylanders with health coverage is a logical

¹ Smith, Allen (2020). "A Million People with Disabilities Have Lost Jobs During the Pandemic." SHRM. <https://www.shrm.org/resourcesandtools/legal-and-compliance/employment-law/pages/coronavirus-unemployment-people-with-disabilities.aspx#:~:text=Unemployment%20has%20risen%20sharply%20as%20a%20result%20of,to%20the%20New%20Hampshire%20University%20Institute%20on%20Disability>

² Parker, K., Minkin, R., Bennett, J. (2020). "Economic Fallout From COVID-19 Continues To Hit Lower-Income Americans the Hardest." Pew Research Center. <https://www.pewresearch.org/social-trends/2020/09/24/economic-fallout-from-covid-19-continues-to-hit-lower-income-americans-the-hardest/>

³ Dorn, S. (2020). "The COVID-19 Pandemic and Resulting Economic Crash Have Caused the Greatest Health Insurance Losses in American History." Families USA. <https://familiesusa.org/resources/the-covid-19-pandemic-and-resulting-economic-crash-have-caused-the-greatest-health-insurance-losses-in-american-history/>

⁴ CDC (2020). "COVID-19 Racial and Ethnic Health Disparities." <https://www.cdc.gov/coronavirus/2019-ncov/community/health-equity/racial-ethnic-disparities/disparities-deaths.html>

⁵ Shapiro, J. (2020). "COVID-19 Infections and Deaths are Higher Among Those With Intellectual Disabilities." NPR. <https://www.npr.org/2020/06/09/872401607/covid-19-infections-and-deaths-are-higher-among-those-with-intellectual-disabili>

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strategy to reduce the rate of uninsured who are also overburdened with health and economic challenges, while serving as a smart tactic to support health equity.

As public health professionals, we see, first hand, how uninsured Marylanders need guidance to access health coverage. For example, one of our members is a contact tracer who regularly encounters uninsured Marylanders who do not know about the Maryland Health Connection. From our perspective, connecting Marylanders to the Maryland Health Connection through the unemployment insurance system will clearly help prevent uninsured Marylanders from falling through the cracks.

This legislation will be even stronger if the Committee accepts the amendment proposed by Delegate Charkoudian and Senator Rosapepe which would create a special enrollment period for people who connect with the Health Exchange through their filing for unemployment insurance. Similar special enrollment periods played a major role in the success of the Easy Enrollment program.

Thank for your support to ensure access to quality, affordable health coverage for Marylanders. We urge a favorable report on SB 893 with the amendment.

The Maryland Public Health Association (MdPHA) is a nonprofit, statewide organization of public health professionals dedicated to improving the lives of all Marylanders through education and advocacy for public health policies consistent with our vision of healthy Marylanders living in healthy communities. MdPHA is the state affiliate of the American Public Health Association, a nearly 145-year-old professional organization dedicated to improving population health and reducing the health disparities that plague our state and our nation.