



ROCKVILLE CHAMBER OF COMMERCE

Focused
On Rockville
& Its Community

FAVORABLE: HB634. Association Health Coverage Plans

On behalf of the Rockville Chamber of Commerce, representing 400 businesses in Rockville, I write in **support for HB634** – Association Health Coverage Plans.

Association Health Plans (AHPs) are very successful and effective. While I was the President and CEO of the Vermont Chamber of Commerce Executives, we offered AHP's. It allowed small employers to pool their employees and be rated as a large group to gain economic advantages that are only available to larger employers.

The Commissioner of the Maryland Insurance Administration would have complete oversight of the plans. These are not self-insured plans.

Small businesses want to provide good benefits to their employees, including affordable quality healthcare. However, the cost for health insurance for a small business is often too expensive and cost prohibitive. Currently, Maryland does not allow for the creation of AHP's thereby putting our small businesses at a disadvantage. We, at the Rockville Chamber, are always looking for ways to save our businesses money. We group our members together for discounts ie. A discount drug program (called CleverRX), Staples (office supplies), Constant Contact (email marketing), Beam Group (vision and dental).

Passing HB634 would improve the healthcare situation in Maryland, while not taking away nor disturbing the current plans. AHP's would allow more Marylanders access to health insurance especially now in COVID recovery. Anything we can do to help our small businesses must be done!

Please help Maryland small businesses access affordable health insurance by giving **HB634 a FAVORABLE REPORT.**

Sincerely,

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