



Testimony for the Senate Finance Committee In **SUPPORT** of

Senate Bill 211 – Time to Care Act of 2021

January 28, 2021

The American Council of Life Insurers ("ACLI") and the League of Life and Health Insurers of Maryland ("League") support Senate Bill 211 and urge the committee to give the bill a favorable report.

In circumstances such as childbirth, adoption, a family health crisis, or a person's own health emergency, workers shouldn't have to choose between their paycheck and caring for the ones they love or themselves. Helping workers care for their families and themselves is one of the most critical missions of life and health insurers in Maryland, and the COVID-19 pandemic has only further highlighted the need for a paid family and medical leave program. Life insurers provide paid family medical leave options to employers and support private-sector solutions across the country, and the benefits provided through employer-insurer partnerships are vital to the health of workers and the financial security of their families.

The League and ACLI believe that one of the best ways to ensure that Maryland workers and their families are properly protected during the uncertain times of simultaneous economic and public health crises is the creation of a paid family medical leave program. The need for paid family medical leave has never been clearer for caregivers and their families.

Workers shouldn't be penalized for taking time off to care for their families when needed. ACLI and the League members believe that we must work to find viable solutions that meet this fundamental need across Maryland. We thank the sponsors for including our suggested language that allows proactive companies that exceed the parameters of the paid family leave program as proposed to continue to care for their employees in an appropriate manner. For these reasons, we urge the committee to give Senate Bill 211 a favorable report.

Respectfully Submitted,

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Matthew Celentano

American Council of Life Insurers

The League of Life and Health Insurers of Maryland