



**Testimony Concerning HB 496 - Labor and Employment-  
Family and Medical Leave Insurance Program - Establishment  
Submitted to House Economic Committee  
February 15, 2022**

**Position: Support**

The Maryland State Family Child Care Association (MSFCCA) is a non-profit association advocating on behalf of approximately 4400 registered family child care providers and 145 large family child care homes in Maryland. These small businesses are a vital part of the child care delivery system in Maryland and a significant portion of the child care programs that provided child care to Maryland's working parents during the COVID-19 Crisis thus far. As a workforce, our members normally care for approximately 50% of all children under the age of two in Maryland, in addition to a large number of preschool to school-age children as well. As an association, we have seen our members struggle to make ends meet during the pandemic, but continue to operate even with reduced enrollments. Family providers have always dealt with fluctuating enrollments affecting their incomes, but the last 2 years have been devastating to these small businesses.

Registered family child care providers typically work alone in their homes, in small mixed-age groups. HB 496 would give these self-employed providers the *opportunity* to enroll in the Family and Medical Leave Insurance Program on a *voluntary basis*. There are also significant numbers of family child care providers that have employee(s), that allow them to care for larger groups of children, attend classes, or appointments as needed during child care hours. These employees may serve as co-providers/additional adults/substitutes, working alongside the provider or in place of the provider. HB 496 as it is written, would “*require*” employees to participate in the Family and Medical Leave Insurance Program.

An additional concern of MSFCCA with HB 496 is that family child care providers who voluntarily enroll in the Family and Medical Leave Insurance Program, are required to commit

for three years. This is an onerous commitment for small businesses that can lose one or more on any given day that will significantly reduce their income. A more suitable option would be a smaller commitment, such as one year or even an “opt-out” clause in the event of financial hardship or loss of income on the part of the small business.

MSFCCA appreciates the opportunity to comment on this legislation and understands that the intent of HB 496 is to help families in challenging situations; but realistic options for smaller businesses must be part of the conversation. Though we have not been given a definitive cost for this coverage, it should be conveyed that even a few dollars per week could be burdensome for employees that do not earn a large income.

As always we favor support systems for Maryland families and ask for your support of HB 496, keeping in mind the concerns we have stated on the impact to providers and their employees. Feel free to contact Rebecca Hancock, Vice President of MSFCCA at 240-299-0222 or at [kaysplayhousechildcare@gmail.com](mailto:kaysplayhousechildcare@gmail.com).