



Hamilton-Lauraville Main Street, Inc.
a 501(c)(3) community organization and
a Baltimore Main Streets Initiative
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via MyMGA Tracking

re: Support for Small Business and Nonprofit
Health Insurance Subsidies Program
(Senate Bill 632)

I write to express the support of the Hamilton-Lauraville Main Street organization (HLMS) for SBO632 Maryland Health Benefit Exchange – Small Business and Nonprofit Health Insurance Subsidies Program.

By way of background, HLMS is a not-for-profit program that has worked for over a decade to assist existing businesses, bring in new businesses, facilitate facade grants for business and commercial property owners, improve streetscaping, and support the communities and neighborhoods surrounding our Baltimore City Main Street, among many other activities. Our mission is to help Main Street businesses and our community thrive by creating opportunities for local businesses and providing quality of life experiences that retain residents and attract new neighbors.

We know that small businesses struggle to provide health insurance coverage for their employees, and often for their owners as well. We have seen estimates that less than 40% of small businesses offer health coverage, as compared with 95% of large employers, and we have been told by numerous small business owners that a major reason for not providing coverage is that the owners simply cannot afford it.

This disparity in coverage is particularly disheartening because of the number of small businesses on our Main Street and throughout Maryland that are minority and/or woman owned, which means that the failure to assist small businesses with health care coverage for their owners and employees is a missed opportunity to help address the profound health inequities by race and ethnicity that were made apparent by the COVID-19 pandemic.

HLMS urges you to help our small businesses – the lifeblood of our communities – by supporting this important bill to assist them in providing health care coverage.

Very truly yours,

A handwritten signature in blue ink, appearing to read "D. Doty", is written over the typed name.

Daniel P. Doty,
Executive Director

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