



TESTIMONY TO THE SENATE FINANCE COMMITTEE

SB 0632: Maryland Health Benefit Exchange- Small Business and Nonprofit Health Insurance Subsidies Program

POSITION: Support

BY: Nancy Soreng, President

DATE: March 2, 2022

The League of Women Voters of Maryland (LWVMD) supports **SENATE BILL 632**, which would provide subsidies to help Maryland small businesses and nonprofits and their employees purchase qualified health benefit plans on the Maryland Health Benefit Exchange.

The League believes that every resident should have access to affordable, quality health care, providing essential services such as primary and preventative care, hospitalization and emergency treatment, reproductive health and perinatal care, pediatric care, rehabilitation therapy, and behavioral health and substance abuse treatment.

Without adequate health insurance coverage, patients can be unable to access services they need, relying instead on overburdened hospital Emergency Departments for non-emergent care- thus potentially incurring unmanageable medical debt- or on clinics that may not have the capacity or funds to assist them. As we enter the third year of the Covid pandemic, it is clearer than ever that we must work on expanding access to health insurance, so that more Marylanders will get the health care they need.

Senate Bill 632 addresses that need. Only 37% of small businesses in the state provide health insurance for their employees. And, as Maryland has the highest per-capita rate of small businesses owned by people of color in the nation, improving this low percentage is a matter of equity.

The subsidies from the American Rescue Plan noted in **Senate Bill 632** would enable employees of small businesses who are currently uninsured to obtain coverage for themselves and their families. It would include funds for outreach that would notify small businesses of available subsidies. And it would support our small businesses and nonprofits by enabling them to offer benefits that would attract and retain excellent workers.

The League urges the committee to give a favorable report to Senate Bill 632.