



Delaware-Maryland Synod
Evangelical Lutheran Church in America
God's work. Our hands.

Testimony prepared for the
Finance Committee
on
Senate Bill 632
March 2, 2022
Position: **Favorable**

Madam Chair, members of the Committee, thank you for the opportunity to support access to health care in Maryland. I am Lee Hudson, assistant to the bishop for public policy in the Delaware-Maryland Synod, Evangelical Lutheran Church in America, a faith community with three synods in every part of our State.

Our community has advocated access to appropriate and adequate health care for all people in the United States and its territories since 2003. Maryland has done a great deal to make health insurance, and so health care, more available and affordable. We thank this Committee for its contribution to the successes.

Small businesses and not-for-profits do not have the scale of purchasing power that advantages large workforces when shopping for health insurance. Currently just over a third of Maryland small businesses and nonprofits offer medical insurance to their employees, while ninety-five percent of large employers do. Cost seems to be a barrier.

Senate Bill 632 will invest \$45 million in a five-year program of subsidies on Maryland's Exchange targeted at small businesses/nonprofits. Accessing the Maryland Exchange in this manner makes the purchasing power of a large risk pool available to smaller businesses and nonprofits. Consequently, it should decrease the number of un- and under-insured workers, a public good all by itself.

Investing in this element of its business culture can be seen as good economic policy, since small businesses, and Maryland's not-for-profit environment, continue to be significant job generators. But it should also address health disparities, an interest of our community. Many Maryland small businesses are minority owned.

Getting more people access to adequate and affordable health care benefits all Marylanders and the Maryland business climate, because it manages health costs appropriately and efficiently. For all these reasons we support **Senate Bill 632** and ask your favorable report.

Lee Hudson