



**Microenterprise Council of Maryland  
Community Development Corporation**

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TESTIMONY IN FAVOR OF SB632  
Before the Senate Finance Committee  
By Mikal McCartney, Microenterprise Council of  
Maryland  
March 2, 2022

My name is Mikal McCartney and I am the Executive Director of the Microenterprise Council of Maryland. Throughout my career, I have worked closely with small businesses throughout the state and helped them gain access to capital and other resources necessary to advance their companies' goals. Microenterprise is a category of small businesses that typically employ five or fewer employees. Most small businesses in Maryland are microenterprises.

Access to quality affordable health insurance coverage is a persistent challenge for the entrepreneurs with whom I have worked. While the Affordable Care Act has helped individuals gain coverage independently, small businesses need more help providing coverage to their employees. More affordable options and more readily available information about these options from trusted sources would be very helpful.

In my role on the board of the Garrett County Arts Council, I can also attest to the difficulties nonprofits face in ensuring that their employees are covered too.

This bill would expand access to subsidized health insurance coverage and dedicate resources for promotion and outreach so that small businesses in our state are aware of what is available to them. This is a great opportunity and a timely investment, given the impact of the pandemic on our small business community.

I support this bill and urge the committee's favorable review. Thank you for your consideration.