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SB 632– Maryland Health Benefit Exchange – Small Business and Nonprofit Health Insurance Subsidies Program

Position: Support with Amendment

Thank you for the opportunity to provide written comments in support of Senate Bill 632. This bill establishes the “Small Business and Nonprofit Health Insurance Subsidies Program” (“the Program”) to provide subsidies to small businesses and nonprofits and their employees for the purchase of qualified health benefit plans on the Maryland Health Benefit Exchange.

As part of its mission, CareFirst is committed to ensuring equitable access to quality, affordable health services. Core to this mission is providing job-based coverage to employers and their employees. Employer-sponsored health coverage is the backbone of Maryland’s health insurance market. Nearly half of Marylanders get their coverage through an employer.

The coronavirus (COVID-19) pandemic has subjected businesses to extraordinary financial hardship. It has been particularly challenging for small businesses to continue to provide health insurance to their employees while weathering this economic uncertainty. SB 632 will reduce the cost of coverage for employers and nonprofit organizations with fewer than 25 employees, which will help to ensure continued access to health care for their employees. CareFirst understands that the intent of this bill is to fund the Program through state or federal sources other than funds specifically assessed or allocated for the operation of the State Reinsurance Program. A technical amendment is needed to clarify that the source of funding for the Program may come from state or federal funds, but not from state or federal reinsurance funds.

CareFirst strongly supports the policy goals advanced by SB 632 and looks forward to partnering with the Maryland Health Benefit Exchange to implement this program. It will help small businesses offer coverage to their employees, thereby ensuring continued access to health care.

We urge a favorable report, with the amendment noted above.

About CareFirst BlueCross BlueShield

In its 84th year of service, CareFirst, an independent licensee of the Blue Cross and Blue Shield Association, is a not-for-profit healthcare company which, through its affiliates and subsidiaries, offers a comprehensive portfolio of health insurance products and administrative services to 3.4 million individuals and employers in Maryland, the District of Columbia, and Northern Virginia. In 2019, CareFirst invested \$43 million to improve overall health, and increase the accessibility, affordability, safety, and quality of healthcare throughout its market areas. To learn more about CareFirst BlueCross BlueShield, visit our website at www.carefirst.com and our transforming healthcare page at www.carefirst.com/transformation, or follow us on [Facebook](#), [Twitter](#), [LinkedIn](#) or [Instagram](#).