



**JAN H. GARDNER**  
**Frederick County**  
**Executive**

**SB 632**

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

**County Position: FAVORABLE**

Date: March 2, 2022  
Committee: Finance

Frederick County Executive Jan Gardner urges a **FAVORABLE** report for Senate Bill 632 – Maryland Health Benefit Exchange – Small Business and Nonprofit Health Insurance Subsidies Program.

Access to quality and affordable healthcare is key to the well-being of our residents and our communities. For many small businesses and their employees, this important and necessary resource is simply unaffordable and out of reach.

County Executive Gardner supports the provisions in the proposed legislation that:

- Establishes the Small Business and Nonprofit Health Insurance Subsidies Program and provides state funding for its operations;
- Assists small businesses and nonprofits in offering healthcare coverage to their employees, benefitting employees as well as employers as a tool for recruitment and retention;
- Supports equitable access to healthcare coverage, as small businesses in particular are more likely to be owned by people of color when compared to the ownership of large businesses; and
- Enables the State to leverage available federal funding in providing insurance subsidies to support qualified small businesses and nonprofit employers in offering healthcare coverage to their employees.

Frederick County Executive Gardner urges a **FAVORABLE** report for Senate Bill 632.