



NAACP

Maryland

STATE CONFERENCE

TESTIMONY IN FAVOR OF SENATE BILL 632

Senate Finance Committee

Willie Flowers, President, NAACP Maryland State Conference

March 2, 2022

Chair Kelley and Members of the Committee, thank you for the opportunity to testify in favor of SB 632 which would help more small employers in Maryland be able to afford to offer health coverage to their employees. Though the Affordable Care Act has reduced disparities in access to health coverage, African Americans in Maryland are still uninsured at higher rates than white Marylanders. Providing better opportunities for small employers to provide health coverage could help close this gap. This is more important than ever as the COVID-19 pandemic continues to expose health disparities by race.

SB 632 creates an opportunity for small business owners to retain staff and build their business in a way companies have not been able to in the past. As you know, African Americans and other minority groups who run businesses, non-profit organizations and start-ups do not always have the capacity to sustain their businesses and this bill will stabilize their service to the community. This bill is an important step to both grow businesses for the state and retain staff.

As an executive director of a community-based agency in Baltimore City, I can not only explain the challenges that come with not being able to offer health coverage but I can offer a narrative on being an agency who was on the front end of Affordable Care Act funding to do outreach and enrollment with staff or outreach workers. Despite that funding, my agency was not able to offer health coverage for workers who were organizing in some of the toughest communities to enroll families into the Affordable Care Act.

1992 when Universal Healthcare was the expectation, the excitement was cut short because of backlash from small companies because it was assumed they would be run out of business. We know what happened since then. SB 632 is an opportunity for proponents and small business people together to expand health coverage for as many people in our state as we can.

We encourage a favorable report for SB 632.

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