



## **HB 496 - Commission on the Establishment of a Family and Medical Leave Insurance Program**

**Senate Finance Committee**

**March 30, 2022**

### **SUPPORT WITH AMENDMENT**

Chair Kelley, Vice-Chair, and members of the committee, thank you for the opportunity to submit testimony in support with amendment of House Bill 496. This bill will create a commission on the establishment of a Family and Medical Leave Insurance Program; however, CASH supports/believes that the state needs a program to protect families from financial crisis from becoming sick or caring for a loved one.

The CASH Campaign of Maryland promotes economic advancement for low-to-moderate income individuals and families in Baltimore and across Maryland. CASH accomplishes its mission through operating a portfolio of direct service programs, building organizational and field capacity, and leading policy and advocacy initiatives to strengthen family economic stability. CASH and its partners across the state achieve this by providing free tax preparation services through the IRS program 'VITA', offering free financial education and coaching, and engaging in policy research and advocacy. **Almost 4,000 of CASH's tax preparation clients earn less than \$10,000 annually. More than half earn less than \$20,000.**

Family and Medical Leave (FMLA) is a federal program that provides insurance to employees that work for a covered employer. However, this is not an option for many employees in Maryland which leaves them with limited or no options. Some employees have access to unpaid leave, while others risk being fired for taking leave. When employees encounter health related hardships, they experience high levels of mental, emotional, and physical stress. This stress is increased by the demands of work and the inability to stop working to appropriately address concerns. Decision making, healing, and financial stability are compromised when employees do not have adequate options to navigate difficult times.

Families have been battling a global pandemic since early 2020. Maryland has had over 900,000 confirmed cases of COVID-19<sup>1</sup>. Some of the families affected were able to take an appropriate time away from work without fear of losing their jobs or losing crucial income. Many families were not. The need has increased to protect worker's ability to care for themselves and their families. There are new strands of COVID-19, which have a higher transmission rate<sup>2</sup>. This can lead to more COVID-19 cases and lengthen the duration of the pandemic. Also, there are long term effects of surviving COVID-19<sup>3</sup>. This can leave people with serious short- and long-term complications. COVID-19 not only threatens the health of Marylanders, but it also threatens the financial security of those directly and indirectly affected.

HB 496, if amended, can create a safety net for future medical complications and allow individuals the time and space they need to care for loved ones that may have a serious illness or disability, address any personal health issues, and care for and bond with newborns.

### **HB 496 should be amended to create a program that:**

- Employers contributes at least as much as employees, so it is affordable for all,
- Cover all working people equally, regardless of gender or types of family,
- Provide 12 weeks of paid leave for all of the reasons people need paid leave, and
- Protect workers against job loss for taking leave.

**For these reasons, we encourage a favorable report with amendments on HB 496.**

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<sup>1</sup> [COVID Maryland](#)

<sup>2</sup> [CDC](#)

<sup>3</sup> [CDC](#)