



MONTGOMERY COUNTY, MARYLAND
WOMEN'S DEMOCRATIC CLUB

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Senate Bill SB0632
Maryland Health Benefit Exchange - Small Business and Nonprofit Health Insurance
Subsidies Program
Finance Committee - March 2, 2022
SUPPORT

Thank you for this opportunity to submit written testimony concerning an important priority of the **Montgomery County Women's Democratic Club (WDC)** for the 2022 legislative session. WDC is one of the largest and most active Democratic Clubs in our County with hundreds of politically active women and men, including many elected officials.

WDC urges the passage of SB0632. This bill will create a state subsidy program to help more small employers including faith-based organizations and other non-profits afford to provide health insurance coverage through the Maryland Health Exchange for their employees. If nothing else, the pandemic has made it painfully obvious that all Marylanders need to have the ability to obtain affordable health insurance for themselves and their families.

Only 37% of small business groups offer health coverage to employees in Maryland due to the enormous costs. In one recent study small business employers say that lowering health care costs is a top priority and important to their business. The Covid-19 pandemic makes it even more important than ever for employers to provide health insurance benefits, so employees are protected from the high costs of getting sick. And because Maryland has the highest per capita rate of small businesses owned by people of color in the nation this is also a matter of equity.

In the long run, with or without Covid, subsidizing premium costs for employers will lead to more working people signing up for health insurance through the Maryland Health Exchange thus bringing down the cost of health insurance coverage for all. Employees are looking for jobs that include health insurance benefits. Employers would like to provide it. This is a win-win situation for all.

We ask for your support for SB0632 and strongly urge a favorable Committee report.

Respectfully,

Leslie Milano
President