



MONTGOMERY COUNTY, MARYLAND  
WOMEN'S DEMOCRATIC CLUB

P.O. Box 34047, Bethesda, MD 20827

[www.womensdemocraticclub.org](http://www.womensdemocraticclub.org)

**Senate Bill SB611 Access to Health Insurance for Child Care Professionals – Outreach and Qualifying Nonprofit Satellite Organizations**

**Budget and Taxation – March 5, 2025  
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 2025 legislative session. WDC is one of Maryland's largest and most active Democratic clubs with hundreds of politically active members, including many elected officials.

WDC urges the passage of HB859. This bill will promote access to health insurance for childcare professionals and authorize a childcare provider that receives a certain amount of funding from a unit of state, local, or federal government to participate in the State Employee and Retiree Health and Welfare Benefits Program as a satellite organization.

Despite historic investments in childcare—with \$605 million invested in childcare scholarships during the first two years of the Moore-Miller administration—childcare in Maryland lags most of the nation. The Comptroller of Maryland's December 2024 State of the Economy Report, [Child Care and The Economy](#), paints a grim picture. Already high costs have continued to increase, and the cost of early care and education (ECE) is a heavy burden on Maryland's families. Childcare, when available, costs the average family more than 20% of their household income. According to the Comptroller, the average cost of care for a single infant equals 13% of the median income for married couples and 41% for single-parent families.

While the burden on families is great, the cost to ECE providers is equally unsustainable. Maryland continues to lose childcare providers; from February 2020 until October 2024 the number of licensed childcare providers in the state [dropped by more than 15%](#). As the costs of care stretch the means of most families, to stay in business, many childcare providers must pay early education professionals submarket wages. According to the Comptroller's report, the average wage for childcare workers is half the average wage of all workers in Maryland, and lower than that of most other service professionals.

Many childcare providers struggle to provide healthcare benefits to the ECE professionals who work for them. The professionals who care for others' children lack healthcare and the ability to provide benefits for their own children. Nationally, [only 20.7%](#) of childcare workers have employer-sponsored health care. And so, providers continue to leave the profession. It behooves us to stabilize the lives of caregivers and professionals while we work to create a sustainable care market.



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Childcare is not scalable, and it is inherently expensive. It is also a social good; it is part of the “critical infrastructure” for families and vital to the functioning of our economy, in bad times as well as good times. We must determine how to fund childcare in a way that enables children, families and the economy to flourish and is sustainable for providers. In the meantime, we must keep more early care educators working in their profession and in the state. Promoting childcare professionals access to health insurance and enabling their participation in the State Employee and Retiree Health and Welfare Benefits Program will help stem the exodus of childcare professionals and help sustain some provider businesses.

**We ask for your support for HB859 and strongly urge a favorable Committee report.**

Tazeen Ahmad  
WDC President

Kate Stein  
WDC Children and Youth  
Subcommittee

Cynthia Rubenstein  
WDC Advocacy Chair