



**Maryland State  
Family Child Care  
Association**  
www.msfccca.org

Written Testimony in Support of Senate Bill 611  
Access to Health Insurance for Child Care Professionals – Outreach and 2 Qualifying Nonprofit  
Satellite Organizations  
March 05, 2025

**Position: Favorable**

Chair Guzzone, Vice Chair Rosapepe and Members of the Budget and Taxation Committee,

My name is Ruby Daniels, and I serve as the President of the Maryland State Family Child Care Association (MSFCCA), representing over 4,000 family childcare providers across the state. I am also a family childcare provider, a second-year Pre-K Expansion grantee, and the Chair of the Pillar 1 Advisory Committee to the Accountability and Implementation Board. Today, I submit this testimony in strong support of Senate Bill 611, which seeks to promote access to health insurance for childcare professionals and allow qualifying childcare providers to participate in the State Employee and Retiree Health and Welfare Benefits Program as a satellite organization.

The family childcare workforce plays a critical role in Maryland's early childhood education system, providing high-quality, individualized care in a home-based setting for thousands of children. However, the vast majority of family childcare providers are sole proprietors, operating independently without the benefit of employer-sponsored health insurance or access to affordable healthcare coverage. This lack of access places providers in an untenable position—caring for children while often neglecting their own health due to cost barriers. Many providers delay medical care, forego essential treatments, or struggle to afford the premiums and out-of-pocket expenses of individual health insurance plans.

Senate Bill 611 addresses this longstanding inequity by ensuring that childcare professionals are better informed about available health coverage options and have increased access to affordable insurance through the Maryland Health Benefit Exchange or Medicaid. Importantly, this bill also permits childcare providers receiving state, local, or federal funding to participate in the State Employee and Retiree Health and Welfare Benefits Program as a satellite organization. This would provide a long-overdue opportunity for childcare providers to access comprehensive health benefits at a more reasonable cost.

By supporting this legislation, the Maryland General Assembly can take a significant step toward stabilizing the family childcare workforce, improving provider retention, and ultimately ensuring that children and families receive consistent, high-quality early education and care. Without action, the financial burden of securing health insurance will continue to drive dedicated providers out of the field, exacerbating the ongoing childcare crisis in our state. Many will continue to leave the profession leaving many working families without childcare.



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

I urge the committee to give Senate Bill 611 a favorable report. Thank you for your time and commitment to the well-being of Maryland's childcare professionals and the families they serve.

Respectfully submitted,

Ruby Daniels

President, Maryland State Family Child Care Association

Family Child Care Provider

Pre-K Expansion Grantee

Chair, Pillar 1 Advisory Committee, Accountability, and Implementation Board