
TO: Budget and Taxation Committee

BILL: SB 611 - Access to Health Insurance for Child Care Professionals - Outreach and Qualifying Nonprofit Satellite Organizations

DATE: March 3, 2025

POSITION: Letter of Support with Amendments

The Maryland State Department of Education (MSDE) and the State Board of Education support Senate Bill (SB) 611 - Access to Health Insurance for Child Care Professionals - Outreach and Qualifying Nonprofit Satellite Organizations with amendments. This legislation proposes to require MSDE to collaborate with the Maryland Health Benefit Exchange in promoting health insurance access for child care professionals, while also allowing qualifying child care providers who receive state, local, or federal funding to participate in the State Employee and Retiree Health and Welfare Benefits Program as satellite organizations.

The child care workforce plays an essential role in Maryland's education system and economy, yet many child care providers receive relatively low wages and limited benefits, which can make affordable health insurance difficult to obtain. Lack of coverage affects not only their personal wellbeing but also impacts workforce retention and the stability of Maryland's child care system. When child care workers struggle to access basic health services, the resulting stress and financial strain can negatively impact the quality of child care throughout the state.

By creating pathways for affordable health coverage, SB 611 would help stabilize the workforce, which in turn benefits child care providers and businesses. Better access to insurance can reduce staff turnover, support continuity of care for children, and enhance the reputation of the child care sector as a viable and supportive field of employment. Additionally, healthier and more financially secure employees are likely to remain in the profession, thereby mitigating the critical problem of workforce shortages.

MSDE supports broadening health care access for child care professionals and recognizes the benefit of partnering with the Maryland Health Benefit Exchange to conduct outreach and promote enrollment in health insurance plans. MSDE's longstanding relationships with child care providers can help ensure information about available coverage options reaches those who need it most.

However, while the agency stands ready to assist with outreach, MSDE's core expertise lies in educational policy and administration. In summary, MSDE is well-positioned to inform and notify child care professionals about where to explore available health care options, but the agency is not suited to provide specialized technical assistance with selecting specific health plans. Such guidance is more effectively offered by the Health Benefit Exchange or other entities with expertise in evaluating health

insurance plans and ensuring proper enrollment. MSDE should not be listed as an agency responsible for assisting individuals with finding insurance or addressing a gap in insurance coverage.

We request that the committee consider this information as it deliberates **SB 611**. Please contact Dr. Akilah Alleyne, Executive Director of Government Affairs, Akilah.alleyne@maryland.gov or at 410-767-0504, if you would like any additional information.