

SB0225\_RichardKaplowitz\_FAV  
1/29/2025

Richard Keith Kaplowitz  
Frederick, MD 21703

**TESTIMONY ON SB#0225 - FAVORABLE**

**Family and Medical Leave Insurance Program – Application Year and Participation of Self-Employed Individuals**

**TO:** Chair Beidle, Vice Chair Hayes, and members of the Finance Committee

**FROM:** Richard Keith Kaplowitz

My name is Richard K. Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of SB#0225, **Family and Medical Leave Insurance Program – Application Year and Participation of Self-Employed Individuals**

Maryland's Family and Medical Leave Insurance (FAMLI) program provides most Maryland employees with up to twelve weeks of paid leave, with some eligible for an additional twelve weeks, starting July 1, 2026, funded by contributions from both employers and employees beginning July 1, 2025.<sup>1</sup> Under the FAMLI program, employees in Maryland will be eligible for paid leave for various family and medical reasons, and if they take leave for their own medical reasons, they will be eligible for an additional twelve weeks for parental bonding purposes.

However, this bill contemplates that self-employed individuals may also need Paid Family Medical Leave benefits for the same reason as employees of a business. It will accomplish this goal of providing PFML benefits to self-employed individuals by requiring the Maryland Department of Labor to adopt regulations establishing an optional self-employed enrollment program governing the participation of self-employed individuals in the Family and Medical Leave Insurance Program. To facilitate participation it repeals certain requirements related to the payment of contributions to the Program by participating self-employed individuals. It further makes this extension of benefits to self-employed people through excluding participating self-employed individuals from certain provisions of law governing the payment of benefits under the Program.

**I respectfully urge this committee to return a favorable report on SB#0225.**

---

<sup>1</sup> <https://ogletree.com/insights-resources/blog-posts/marylands-famli-program-part-i-an-overview-of-the-law/#:~:text=Maryland's%20Family%20and%20Medical%20Leave,employees%20beginning%20July%201%2C%202025.>