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Joint Committee on the Chesapeake and
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The Senate of Maryland ANNAPOLIS, MARYLAND 21401

SB 279 - " Business & Insurance Equality for Servicemembers Act "

I am Senator Bryan Simonaire presenting SB 279.

I am very excited to be presenting a package of bills that represents the most comprehensive overhaul of military law in our state's modern history.

The package consists of 8 bills:

At the core is SB 275 - Modernization of Military Laws Act

Along with 7 other bills covering all of Maryland Laws

I have worked directly with the Uniformed Services, military advocates, federal and state agencies, military legal experts and our DLS legal counsel to draft a consensus and workable solution.

This being the first bill hearing of the package I wanted to give you an overview of what the package does:

1. **Completely restructures** Maryland's military law into the 21st century with modernized and standardized terms that are also strategically centralized in one location
2. **Establishes consistent and equal benefits** among all 8 Uniformed Services branches and reserve units, and
3. **Authorizes the Department of Veterans and Military Families** to provide support to our service members, in addition to our veterans.

The advantages are namely:

1. Updates current laws to **provide over 100 additional benefits** that were being denied to various former and current service members simply because of inconsistent and outdated terminology.
2. **Creates a centralized structure** that facilitates easy, consistent and standard military laws for future revisions.
3. **Codifies the Department's authority and duty** to support the service members.

To get an **idea of the magnitude** of this package, every legislator received a memo this past November from the Department of Veterans and Military Families highlighting 34 sections in our laws with inconsistencies in military terminology.

In contrast, this comprehensive legislative package updates more than 230 sections with over 500 revisions touching nearly every article.

But first a brief refresher on terms so my presentation makes sense:

The term '**Uniformed Services**' is comprised of 8 federal branches.

There are **6 military** branches of the Uniformed Services (~ 1.3 million active duty):

Referred to as the '**Armed forces**':

Air Force, Army, Coast Guard, Marines, Navy and Space Force

There are **2 non-military** branches of the Uniformed Services (~6,000 active duty nationwide)

- Commissioned Corps Officers of the Public Health Services (PHS)
- Commissioned Corps Officers of the National Oceanic Atmospheric and Administration (NOAA)

I am sure we are all familiar with what our military branches do, but some may not realize what the other non-military branches do to protect our nation.

I won't discuss all PHS and NOAA responsibilities, but I will highlight a few tasks.

PHS sent hundreds of officers over to Afghanistan to assist during the war. Additionally, they were sent over to Africa to help when there was an Ebola outbreak to contain it.

NOAA is involved in almost every mission performed by our military through its coordination of their satellites and weather capabilities. Additionally, you may not know that NOAA was in the Gulf helping sweep for mines during the war.

And that brings me to SB 279 which deals with several related articles by updating the terms to be inclusive of all 8 branches in areas, such as:

The Economic and Development Article, which updates the law so:

1. No-interest loans benefits given to reservists applies to all reservists in the Uniformed Services.

The Financial Institutions Article, which updates the law so:

1. Process for expediting licenses given to service members applies to all service members,
2. Update terminology that reflects current meanings, and
3. Participation in the Maryland Technology Internship Program given to service members applies to all service members.

The Insurance Article, which updates the law so:

1. Ensuring Insurance Producers' definitions apply to all Uniformed Services members,
2. Reinstatement of Public Adjusters' licenses given to service members apply to all service members in the Uniformed Services,
3. Limitations on long term care insurance given to service members apply to all service members in the Uniformed Services,
4. Underwriting discrimination protections given to service members apply to all service members in the Uniformed Services
5. Unemployment benefits given to reservists apply to all reservists in the Uniformed Services,
6. Deletes a cross reference of armed forces educational waiver requirements as the referenced section was deleted in HB 265 last session,

7. It revises the Navy Mutual Exemption's reference to 'armed forces or the sea services' to 'uniformed services' as they serve all uniformed service members, and
8. It revises the Auto Insurance section to include all uniformed service members and doesn't only exclude 1 branch of the Uniformed Services.

The Labor & Employment Article, which updates the law so:

1. Process for renewal of licenses given to service members applies to all service members in the Uniformed Services,
2. Considerations for deployment of service members applies to all service members in the Uniformed Services,
3. Hiring preferences given to service members applies to all service members in the Uniformed Services,
4. Considerations given to spouses of service members concerning voluntary leaving employment applies to all service members in the Uniformed Services,
5. Considerations given for the care of service members dealing with serious health conditions applies to all service members in the Uniformed Services,
6. Considerations given on limits of concurrent benefits for service members applies to all service members in the Uniformed Services,
7. Provisions give to reservists applies to all reservists in the Uniformed Services,
8. 'Dislocated Worker' benefits given to service members' spouses who have a permanent relocation or unpaid care for a family member applies to all service members in the Uniformed Services, and
9. Provide clarity in military definitions.

Lastly, the State Finance & Procurement Article, which updates the law so:

1. Veteran-owned Small Business Enterprise opportunities given to veterans apply to all veterans in the Uniformed Services.

Lastly, I would note that in general, these bills are **not changing the underlying policy but providing equality among our service members**. And worked very hard to keep the **fiscal note to zero** or within all the Department's current budget.

I could go into much greater depth but will stop there and say, "For all these reasons, I ask for your favorable consideration."