



Testimony of Thomas Bello

Executive Vice President Mechanical Contractors Association of Metropolitan
Washington (MCAMW)

Before the House Health and Government Operations Committee and the Senate
Finance Committee

In Opposition to HB 321 / SB 303

Dear Chair Peña-Melnyk, Chair Beidle, and Honorable Members of the House Health and Government Operations Committee and the Senate Finance Committee:

As Executive Vice President of the Mechanical Contractors Association of Metropolitan Washington (MCAMW), I represent 200 construction contractors, employing some 10,000 workers and 1,000 apprentices across the DMV region. This includes local unions, hiring halls, and apprenticeship training centers of the Mid-Atlantic Pipe Trades Association throughout Maryland, as well as our affiliates within the Building Trades who operate additional hiring halls and training programs in the state. Together, our economic footprint generates approximately \$2 billion in annual revenue and contributes \$500 million in state, federal, and local taxes every year.

Today, I write to express our strongest opposition to HB 321 and SB 303. These bills pose a direct threat to the stability of Maryland's construction trade industry and the comprehensive healthcare benefits that thousands of our workers and their families depend on. Employer-sponsored healthcare plans are not just benefits—they are critical tools for recruiting and retaining a skilled workforce, ensuring both the safety and prosperity of Maryland's construction sector.

The proposed legislation jeopardizes the affordability and accessibility of these plans. By introducing policies that dismantle key protections under the Employee Retirement Income Security Act (ERISA), HB 321 and SB 303 will lead to increased costs for employers and employees alike. Higher premiums, co-pays, and deductibles, combined with rising prescription drug costs, would place undue financial strain on working families. This creates a cascading effect that harms not only our contractors and workers but also the broader economy by driving up the costs of critical infrastructure projects.



Moreover, ERISA's federal protections are essential to maintaining uniformity and affordability in employer-sponsored healthcare plans. Weakening these protections introduces complexity and uncertainty into a system that has reliably supported workers and their families for decades. Construction trade contractors, who already operate within narrow profit margins, cannot absorb the additional costs without passing them along to clients or scaling back benefits—neither of which serves Maryland's interests.

Our members and their employees are the backbone of the state's infrastructure and economic development. From building schools and hospitals to maintaining energy and water systems, the work we perform is vital to Maryland's growth and prosperity. HB 321 and SB 303 undermine our ability to provide the stable, reliable benefits that our workforce deserves, putting both our industry and the state's economic health at risk.

We urge the General Assembly to reject this harmful legislation and focus instead on policies that support employer-sponsored healthcare and the skilled workforce that drives Maryland's economy forward. A vote against HB 321 and SB 303 is a vote to protect Maryland's construction industry, its workers, and the families who depend on them.

Thank you for considering this testimony, and I respectfully request an unfavorable report on HB 321 and SB 303.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "T. Bello", with a stylized flourish at the end.

Thomas L. Bello
Executive Vice President
Mechanical Contractors Association of Metropolitan Washington