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**SB 225 Family and Medical Leave Insurance Program - Application Year and
Participation of Self-Employed Individuals
Senate Finance Committee
January 29, 2025**

Good afternoon, Chair Beidle and Members of the Committee Senate Finance Committee. I am Tammy Bresnahan; I am the Senior Director of Advocacy for AARP Maryland. Thank you for the opportunity to testify in strong support of Senate Bill 225, which enhances the Family and Medical Leave Insurance Program by providing self-employed individuals with an equitable opportunity to participate in this critical safety net.

SB 225 recognizes the realities of Maryland's evolving workforce, where self-employed individuals—including freelancers, gig workers, independent contractors, and small business owners—play an essential role in our economy. These workers, however, often lack access to paid family and medical leave, placing them at significant financial risk in the face of life's inevitable challenges, such as welcoming a child, caring for a sick loved one, or addressing their own serious health conditions.

By allowing the Maryland Department of Labor to establish regulations for an optional self-employed enrollment program, SB 225 removes existing barriers to participation and creates a more inclusive and streamlined pathway for self-employed workers to access benefits. Specifically, this legislation:

1. **Clarifies Contribution Requirements:** SB 225 simplifies the process for self-employed individuals to contribute to the Family and Medical Leave Insurance Program, removing overly burdensome requirements that may have discouraged participation.
2. **Ensures Equitable Access to Benefits:** By adjusting provisions related to benefit payments for participating self-employed individuals, the bill ensures that these workers can fully utilize the program without encountering unnecessary administrative hurdles.
3. **Promotes Economic Security:** Access to paid leave is a proven strategy for promoting economic stability for workers and their families, reducing reliance on public assistance programs, and fostering healthier and more resilient communities.

The implementation of SB 225 will not only strengthen the Family and Medical Leave Insurance Program but also reinforce Maryland's commitment to supporting Maryland's workforce. As our state continues to attract and retain talent in innovative sectors, it is vital that we ensure self-employed individuals are not left behind in accessing the benefits they need to thrive.

For these reasons, I respectfully urge a favorable report on SB 225. Thank you for your consideration, and I am happy to answer any questions you may have. If you have questions or

need to follow up with me, please contact me at tbresnahan@aarpp.org or by calling 410-302-8451.