



March 07, 2025

Health and Government Operations Committee
Economic Matters Committee
Maryland House of Delegates
6 Bladen Street
Annapolis, MD 21401

Dear Members of the Health and Government Operations and Economic Matters Committees,

I am writing to express my strong support for House Bill 1439, the "Better Small Business Employee Benefit Act of 2025," introduced by Delegates Qi, Crosby, Bagnall, Cardin, Fair, D. Jones, Taveras, Wims, Woorman, and Wu.

As a serial entrepreneur building businesses in Maryland, my focus is on my company goals and productivity. Professional employer organizations (PEOs) have been a lifeline for my small businesses. While I focus on my core objectives, my PEO has helped me manage an increasingly complicated regulatory landscape and offer benefits, like a 401K, to employees helping me retain and compete for talent.

The current limitations on PEOs in Maryland that do not allow them to offer healthcare benefits to their small business clients is undermining the potential of my business and businesses across the state. I have had to divert time and resources away from growth opportunities to wrestle with complicated healthcare complexities. It also makes hiring and retaining employees more complicated as larger companies can more easily offer affordable coverage. This is a challenge that small business owners in 47 other states do not face, making Maryland's business landscape less competitive.

The Better Small Business Employee Benefit Act of 2025 offers a solution to this challenge for small businesses and creates an opportunity for businesses across Maryland to begin offering affordable, high-quality health insurance to their employees. Leveraging PEOs will help small businesses like mine focus on our goals and, most importantly, our employees who are struggling with increasing premium costs.

Our small business ecosystem is the backbone of our economy creating jobs and driving innovation across Maryland. Strengthening the small business community is just good business.

I urge you to support HB1439, The Small Business Employee Benefit Act of 2025. In doing so, you will empower small business owners like me to build thriving companies, contribute to our local economy, and support our workforce who deserve high-quality and affordable health insurance. Thank you for your leadership and consideration.

Sincerely,

Jay Steinmetz | CEO

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(o) 410-394-5500 | (c) 410-336-3853

jay.steinmetz@powerupconnect.com

www.powerupconnect.com