



March 2, 2026

SB0779: Better Small Business Employee Benefit Act of 2026

Dear Chair Beidle and Members of the Senate Finance Committee:

On behalf of the *Harford County Chamber of Commerce* — the unified voice for business growth and economic vitality in Harford County — I write to express our **strong support** for Senate Bill 779, the Better Small Business Employee Benefit Act of 2026.

Our Chamber represents 700+ local employers, a significant portion of which are small businesses that form the backbone of our community’s economy. Providing quality benefits to employees is a long-standing challenge for these employers — particularly in today’s competitive labor market where attracting and retaining qualified workers is paramount to long-term success.

SB 779 takes an important step by supporting small employers who partner with *Professional Employer Organizations (PEOs)* to offer health benefit plans. The bill’s provisions ensure that small businesses:

- Are exempted from overly burdensome requirements relating to the offering of health benefit plans through PEOs, reducing administrative complexity and cost barriers that disproportionately impact smaller firms; and
- Will benefit from *enhanced transparency* through required written disclosures from PEOs, empowering small employers to make informed decisions when selecting and administering health benefits for their workforce.

Small businesses often lack the purchasing leverage and human resources capacity of larger employers. For many, partnering with a PEO is the only viable avenue to access affordable, quality health coverage for employees. By reducing regulatory obstacles and increasing clarity around benefit offerings, SB 779 will:

FY 26 Board of Directors Officers

Chair: Chris Stone
E-Moxie
Chair Elect: Monica Worrell
APG Federal Credit Union
Immediate Past Chair:
Brianna Baccaro Norris
Weyrich, Cronin, & Sorra
Vice Chair of Finance: Mike Maxwell
Lee Tessier
Vice Chair of Administration: Meghan Jack
MedStar Health

Members at Large

Mike Ray
SURVICE Engineering
Len Parrish
Gemcraft Homes/New Freedom Land Development

Board Members

Tracy Batman
Veritech
PJ Craig
Harford Community Action Agency
Ryan Del Gallo
The Del Gallo Group
Anthony DiPaula
DiPaula Law
Dr. Theresa Felder
Harford Community College
Steve Overbay
Harford County Office of Economic Development
Terry Grant
Katz Abosch
Andy Guckert
M&T Bank
Mary Hastler
Harford County Public Library
Sarah Karantonis
University of Maryland Upper Chesapeake Health
Claudia Nachtigal
The Highlands School
Chanel Brooks
Baltimore Gas & Electric
Ron Fisher
Harford County Caucus of African America Leaders
Fisher Financial
Robert Wehland
Freedom Federal Credit Union

President/CEO

Angela Rose

- Help *level the playing field* so small employers can compete with larger firms for talent;
- Improve *employee recruitment and retention* by expanding access to stable, comprehensive benefits; and
- Strengthen the *overall economic competitiveness* of Maryland's small business landscape.

This legislation aligns with our Chamber's mission to advocate for smart public policy that supports business growth without imposing undue burden. We believe SB 779 will result in a stronger, healthier workforce and foster an environment where small businesses in Harford County and across Maryland can thrive.

For these reasons, we respectfully urge the Senate to give **SB 779 a favorable report** and advance it for final passage.

Sincerely,



Angela M. Rose
President & CEO
Harford County Chamber of Commerce