

SB0779\_RichardKaplowitz\_FAV

03/04/2026

Richard Keith Kaplowitz

Frederick, MD 21703

**TESTIMONY ON SB#0779- POSITION: FAVORABLE**

**Better Small Business Employee Benefit Act of 2026**

**TO:** Chair Beidle, Vice Chair Hayes, and members of the Finance Committee

**FROM:** Richard Keith Kaplowitz

My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of SB#0779, **Better Small Business Employee Benefit Act of 2026**

This bill will assist small businesses in providing their employees' health insurance benefits and govern how that will occur when those plans have as a source a professional employer organization. A professional employer organization that enters into an agreement with a small employer to provide a health benefit plan shall disclose to the small business, in writing:

- detailed information about the benefits offered in the health benefit plan to the employees of the small employer that are co-employed by the professional employer organization
- any additional cost to the small employer related to the health benefit plan
- that the small employer may terminate the agreement with the professional employer organization within 60 days after written notice of termination or earlier in accordance with the terms of the agreement.

This bill will exempt from certain requirements relating to the offering of health benefit plans to small employers in the State health benefit plans issued through a professional employer organization located in the State; and requiring professional employer organizations that enter into agreements with small employers to provide health benefit plans to disclose certain information in writing.

**I respectfully urge this committee to return a favorable report on SB#0779.**