

February 17, 2026

The Honorable Pamela Beidle  
Chair, Senate Finance Committee  
3 East Miller Senate Office Building  
Annapolis MD 21401

Dear Chair Beidle and Committee Members:

CareFirst BlueCross BlueShield (CareFirst) supports the Maryland Transit & Housing Opportunity Act (Senate Bill 389) to help implement successful transit-oriented development (TOD) and improve transportation access in the State.

Transportation is a healthcare issue. It represents a critical Social Driver of Health, a key public health priority for CareFirst, and an unignorable issue facing the region.

As the state's largest insurer, CareFirst has direct visibility into how regional barriers to transportation lead to missed or delayed doctor's or clinic appointments, fewer prescription refills, and overall poorer health outcomes. All of this contributes to an increased economic burden on the healthcare system and overall community health, directly affecting people's access to much-needed healthcare services.

As an employer, we are committed to ensuring our jobs are accessible. In a region where only 7.5% of regional jobs are accessible via public transportation within an hour, we decided to invest in workforce development to bring economic opportunity to West Baltimore, we were intentional about locating our investment proximate to nearby transit. Enhancing public transit can alleviate existing disparities by increasing mobility for historically marginalized populations in underinvested communities. Incentivizing transit-oriented development can ensure more employers are creating jobs that Marylanders can access.

CareFirst is aligned with the Maryland Transit and Housing Opportunity Act and welcomes the tools advanced by this bill. Critically, this legislation supports project financing by allowing the Maryland Economic Development Corporation (MEDCO) to prioritize certain redevelopment projects when making loans under the Strategic Infrastructure Revolving Loan Program. It also adds designation of certain transit-oriented developments as State Enterprise Zones, increasing access to capital for businesses to locate near public transportation.

As such, the bill has the potential to yield significant economic benefits for the Baltimore Region and beyond:

1. **Reduced transportation costs:** TOD encourages people to rely less on private vehicles, which lowers household transportation expenses. This can lead to more disposable income for residents, stimulating local businesses and promoting local economic activity, among other benefits.
2. **Job creation:** TOD projects stimulate job creation through the construction of infrastructure, housing, and commercial space, and from ongoing operations (e.g., public transportation, retail businesses, and other services near transit hubs). This has a multiplier effect, supporting additional employment opportunities in the surrounding area.
3. **Increased business activity:** TOD typically combines residential, commercial, and recreational spaces in close proximity to one another, creating dense economic ecosystems of businesses and consumers. Such concentration encourages spontaneous interactions that can benefit local businesses.
4. **Attraction of workers and investment:** Areas that are well-connected to transit systems are often seen as more desirable places in which to live and work, attracting both talent and private investment. This in turn can foster the development of new firms, housing, and retail establishments, all of which contribute to economic growth.

For these reasons, CareFirst respectfully requests the Committee grant Senate Bill 389 a favorable report.

Sincerely,



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