



LEGISLATIVE BLACK CAUCUS OF MARYLAND, INC.

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Dear Chair and Members of the Committee,

The Legislative Black Caucus of Maryland offers its strong and favorable support for House Bill 1472 and its cross-file, Senate Bill 779 - Better Small Business Employee Benefit Act of 2026. Currently, businesses with fewer than 50 employees are limited in the type of health coverage they can offer their employees, as they must either sponsor their own benefit plans or rely on the Maryland Health Benefit Exchange. HB1472/SB0779 expands access to affordable and comprehensive health benefits by allowing small businesses to obtain coverage through Professional Employer Organizations (PEOs), which currently provide a variety of human resource services but are unable to offer health benefits in Maryland. By allowing small businesses to utilize the large group market through PEOs, this bill ensures that small business employees - many of whom are Black Marylanders - have access to better, more affordable healthcare options.

This bill is particularly important for Black Marylanders, as more than 150,000 Black-owned businesses operate in the state, making up a significant portion of Maryland's small business community. Despite their contributions to the state's economy, small businesses are not required to provide health insurance, and only 35.7% currently do. This disproportionately affects Black workers, as Maryland is one of only four states where African Americans make up more than 30% of the labor force. Limited access to employer-sponsored healthcare leaves many Black Marylanders reliant on high-cost individual health plans or without coverage at all, exacerbating existing health disparities. HB1472/SB779 offers a pathway to closing this gap by allowing small Black-owned businesses to offer high-quality health benefits, increasing healthcare access and improving economic stability within Black communities.

By expanding health coverage options for small businesses, **HB1472/SB779** promotes economic equity and health equity for Black Marylanders. Small businesses serve as pillars of Black communities, providing jobs and economic opportunities, yet they often struggle to compete with larger corporations that offer comprehensive employee benefits. This bill levels the playing field by

giving small businesses - including those owned by Black Marylanders - the ability to attract and retain employees through better health benefits. Ensuring access to employer-sponsored healthcare is not only a matter of economic competitiveness but also a public health necessity.

For these reasons, the Legislative Black Caucus of Maryland strongly supports HB1472/SB779.

Legislative Black Caucus of Maryland