



Delegate Heather Bagnall
Chair, House Health Committee
241 Taylor House Office Building
Annapolis, MD 21401

Re: Informational Testimony for HB 1472, “Better Small Business Employee Benefit Act of 2026”

Amwins Benefits, Small to Mid-Market is dedicated to supporting Maryland employers of every size in providing their employees with affordable, high-quality health benefits. We value our long-standing partnerships with PEOs, carriers, and our retail broker clients alike and believe competition and choice in the marketplace ultimately benefit the small-business community.

As a specialty distributor and underwriter, Amwins provides brokers with access to carrier markets, product expertise, and administrative support, helping them deliver compliant insurance and risk management solutions that meet the needs of their employer clients. Amwins is a member of NABIP and NAPEO and remains agnostic on legislative structure, focusing instead on achieving the best outcomes for our brokers, carrier partners, and the employers they serve.

Policymakers are currently considering the circumstances under which PEOs may sponsor large group health plans for smaller employers, creating a distinct coverage structure that could operate alongside the existing small group framework. Commonly cited benefits of PEO arrangements include administrative efficiencies, expanded plan options, and cost predictability. In addition to health coverage, PEOs often provide employers with access to integrated human resources services—such as payroll administration, compliance support, employee onboarding, and management of workers’ compensation and other employment related benefits—which are designed to help smaller employers streamline operations and focus on their core business activities. At the same time, the ACA compliant small group market remains an essential source of coverage for many employers and employees. Amwins has extensive experience supporting brokers and carriers in the small group market, including with PEOs, and provides resources and infrastructure that support broker distribution and employer access to high quality coverage.

Employers seeking coverage may find benefits in both PEO sponsored coverage models and traditional small group markets. Amwins appreciates the opportunity to share our perspective in our role as a specialty distributor and underwriter supporting Maryland brokers across both market segments and welcomes efforts that preserve employer choice within a stable, competitive health insurance marketplace.

This informational testimony is not intended to advocate for a specific outcome.