



February 16, 2022

Finance Committee
The Honorable Senator Delores G. Kelley
3 East
Miller Senate Office Building
Annapolis, Maryland 21401

RE: SB 0632 - Maryland Health Benefit Exchange – Small Business and Nonprofit Health Insurance Subsidies Program - Support

Dear Senator Kelley:

SB 0632 would provide \$45 million a year for a five-year state subsidy program for small businesses and nonprofits with fewer than 25 full-time employees. This program would provide subsidies to qualified employers and their employees for their health coverage through Maryland Health Connection and will include \$3 million/year for outreach to notify small employers about the new program. The program should be funded by available federal funding.

Currently is no funding for the Small Business and Nonprofit Health Insurance Subsidies Program. Yet, there is clearly a major need to assist small businesses in providing health insurance assistance to their employees.

Approximately 37% of small employers in the State of Maryland offer health insurance to their employees vs 95% of larger employers. During one of the most difficult times in our history, small businesses have had to deal with a major pandemic, loss of revenue, fear of losing their business, as well as finding and keeping employees. HB0709 is a critical bill that would go a long way toward providing a solution to the issues facing small business owners when it comes to providing some form of affordable group health plan for their employees.

The Carroll County Chamber of Commerce, a business advocacy organization of over 680 members, supports this bill. We therefore request that you give this bill a favorable report.

Sincerely,

Mike McMullin
President
Carroll County Chamber of Commerce

CC: Delegate Haven Shoemaker
Senator Justin Ready