



Mission: To improve public health in Maryland through education and advocacy

Vision: Healthy Marylanders living in Healthy Communities

HB1002 – Unemployment Insurance

- Revisions and Required Study

Hearing Date: 2/23/21

Committee: Economic
Matters

Position: SUPPORT WITH
AMENDMENT

Thank you Thank you Chariman Davis, Vice-Chair Dumais and members of the Economic Matters Committee, and special thank you to Delegate Charkoudian for sponsoring this legislation. We submit this testimony on behalf of the Maryland Public Health Association to express our support for HB 1002, which would help unemployed Marylanders get connected with health coverage.

Thanks to the Maryland General Assembly, Maryland is a leader in the nation through creation of innovative public health programs such as the Easy Enrollment Health Insurance Program, which helps Marylanders get connected with health coverage when they fill out their state tax returns. MdPHA strongly supported this legislation, and thousands of Marylanders have already used the Easy Enrollment program during a time when access to health coverage is more important than ever given the challenges of the COVID-19 pandemic.

Maryland should build on this progress by passing HB 1002 to create a similar program using the unemployment insurance system. Unemployment has risen during the COVID-19 pandemic, with stark disparities by race, ethnicity, and disability.^{1,2} Many who are unemployed have lost their health coverage,³ while at the same time, Black and Brown

¹ Smith, Allen (2020). "A Million People with Disabilities Have Lost Jobs During the Pandemic." SHRM.

<https://www.shrm.org/resourcesandtools/legal-and-compliance/employment-law/pages/coronavirus-unemployment-people-with-disabilities.aspx#:~:text=Unemployment%20has%20risen%20sharply%20as%20a%20result%20of,to%20the%20New%20Hampshire%20University%20Institute%20on%20Disability>

² Parker, K., Minkin, R., Bennett, J. (2020). "Economic Fallout From COVID-19 Continues To Hit Lower-Income Americans the Hardest." Pew Research Center. <https://www.pewresearch.org/social-trends/2020/09/24/economic-fallout-from-covid-19-continues-to-hit-lower-income-americans-the-hardest/>

³ Dorn, S. (2020). "The COVID-19 Pandemic and Resulting Economic Crash Have Caused the Greatest Health Insurance Losses in American History." Families USA. <https://familiesusa.org/resources/the-covid-19-pandemic-and-resulting-economic-crash-have-caused-the-greatest-health-insurance-losses-in-american-history/>

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communities and individuals with disabilities are at higher risk of dying of COVID-19.^{4,5} Connecting unemployed Marylanders with health coverage is clearly an urgent matter of health equity.

Our own experiences as public health professionals show us that uninsured Marylanders need guidance on how to access health coverage. For example, one of our members is a contact tracer who regularly encounters uninsured Marylanders who do not know about the Maryland Health Connection. Connecting Marylanders to the Maryland Health Connection through the unemployment insurance system will help prevent uninsured Marylanders from falling through the cracks.

This legislation will be even stronger if the Committee accepts the amendment proposed by Delegate Charkoudian which would create a special enrollment period for people who connect with the Health Exchange through their filing for unemployment insurance. Similar special enrollment periods played a major role in the success of the Easy Enrollment program.

Thank for your support to ensure that Marylanders can access quality, affordable health coverage. We urge a favorable report on HB 1002 with Delegate Charkoudian's amendment.

The Maryland Public Health Association (MdPHA) is a nonprofit, statewide organization of public health professionals dedicated to improving the lives of all Marylanders through education efforts and advocacy of public policies consistent with our vision of healthy Marylanders living in healthy communities. MdPHA is the state affiliate of the American Public Health Association, a nearly 145-year-old professional organization dedicated to improving population health and reducing the health disparities that plague our state and our nation.

⁴ CDC (2020). "COVID-19 Racial and Ethnic Health Disparities." <https://www.cdc.gov/coronavirus/2019-ncov/community/health-equity/racial-ethnic-disparities/disparities-deaths.html>

⁵ Shapiro, J. (2020). "COVID-19 Infections and Deaths are Higher Among Those With Intellectual Disabilities." NPR. <https://www.npr.org/2020/06/09/872401607/covid-19-infections-and-deaths-are-higher-among-those-with-intellectual-disabili>