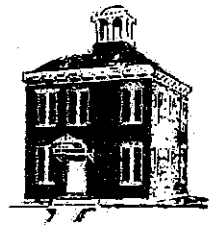


# ALLEGANY COUNTY CHAMBER OF COMMERCE

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March 9, 2021

The Honorable Shane E. Pendergrass  
Health and Government Operations Committee  
House Office Building, Room 241  
Annapolis, Maryland 21401

Re: HB0634 – Association Health Coverage Plans

Dear Chairwoman Pendergrass:

The Allegany County Chamber of Commerce respectfully requests the Health and Government Operations Committee give a **Favorable Report to House Bill 634 – Association Health Coverage Plans**. We understand and support that amendments have been filed to ensure oversight by the Commissioner of the Maryland Insurance Administration and that these amendments allow small employers to be grouped together for the purpose of rating them as a large group.

Chambers of Commerce are dedicated to providing value to its members and their employees. In Allegany County, a rural western Maryland community, we have approximately 300 members, many of which are small businesses. The cost of health insurance prohibits business owners from offering this vital benefit to employees and Chambers of Commerce in Maryland could serve as a key to access.

In Allegany County, overall health cannot be a priority for struggling *working* households who are unable to afford health insurance on their own and who do not qualify for state programs. Changing the law in Maryland to allow Association Health Plans would create an equitable opportunity for those who lack coverage. As health care continues to be of focus in our country, the state of Maryland should no longer prevent tens of thousands of Marylanders from having access.

Please consider the tremendous opportunity this will create and help Maryland's small businesses have and provide access to affordable health insurance by giving **HB634 a favorable with amendments report**.

Thank you.

Sincerely,

Juli R. McCoy  
Executive Director

cc: Honorable Joseline A. Pena-Melnyk, Vice Chair, Health and Government Operations Committee  
Health and Government Operations Committee Members  
Western Maryland Delegation