



Unitarian Universalist Legislative Ministry of Maryland

Shared Voices for Liberal Religious Values in Maryland

Support for SB 59

Maryland Health Benefit Exchange – Small Employers – Special Enrollment Period and Marketing
Senate Finance Committee
February 1, 2023 at 2:30 p.m.

I am Betty McGarvie Crowley from Silver Spring representing the Unitarian Universalist Legislative Ministry of Maryland (UULM-MD). We are an advocacy organization, with members in 23 UU congregations throughout the state. Since its founding in 2005, health care issues have been a priority and we are an active member of the Health Care for All Coalition.

UULM-MD supports SB 59 to provide \$5 million/year for five years of outreach, marketing and programs to facilitate small employers (less than 50 employees) and employees who do not have employer-sponsored health benefits to enroll in coverage for health insurance. SB 59 would require the Maryland Health Benefit Exchange to open a special enrollment period for individuals who become employed by a small employer that does not offer employer-sponsored health benefit plans for the employees and their dependents.

SB 59 is important to UULM-MD as it addresses the impacts of policies that have historically affected marginalized communities and people of color. In Maryland small businesses and small nonprofits are less likely to offer health coverage than large employers. Only 37% of small employers offer health coverage to their employees compared to 95% of large employers in Maryland.¹ In addition, small businesses are more likely than large businesses to be owned by people of color.² Many small nonprofits address the needs of people of color and who are marginalized and have employees of color and from marginalized communities. Health inequities by race and ethnicity were apparent by the COVID-19 pandemic. Providing better opportunities for small businesses and nonprofits to provide health coverage will improve health equity. Health coverage helps make employment opportunities in small businesses more attractive to job seekers.

SB 59 will help Maryland move closer to achieving equity in health coverage access and help small businesses in MD attract employees, keep the workforce healthy and reduce the uninsured rates.

We urge a favorable report of SB 59.

Thank you.

1 Agency for Health Quality and Research. Table II.A.2 Percent of private-sector establishments that offer health insurance by firm size and State: United States, 2020. https://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_2/2020/tia2.pdf (Accessed November 23, 2021)

2 Mirabella, L. The Baltimore Sun. "Maryland ranks No. 1 in U.S. for Minority and women businesses ownership, study finds." April 18, 2018. <https://www.baltimoresun.com/business/bs-bz-minority-owned-business-maryland-20180418-story.html>