



# NAACP

## Maryland

### STATE CONFERENCE

#### TESTIMONY IN SUPPORT OF SENATE BILL 59

#### Maryland Health Benefit Exchange – Small Employers – Special Enrollment Period and Marketing

Before the Senate Finance Committee

By Willie Flowers, President, Maryland State Chapter of NAACP

February 1, 2023

Chair Griffith and Members of the Senate Finance Committee, thank you for this opportunity to testify in support of Senate Bill 59.

We are excited about the anticipated passing of a bill in its completion to help small businesses and nonprofits in Maryland. This bill would invest \$5 million/year into a five-year outreach program to connect small employers and their employees with health coverage.

Though the Affordable Care Act has reduced disparities in access to health coverage African American Marylanders are still uninsured at higher rates than white Marylanders.<sup>1</sup> Providing better opportunities for small employers to provide health coverage could help close this gap. Small businesses are more likely than large businesses to be owned by Black and Brown people, and Maryland has the highest rate per-capita businesses owned by Black and Brown people in the nation.<sup>2</sup>

While there are many dynamics to owning a business or running a non-profit agency, the fact across the board is that employees need incentives to continue working and healthcare should not be a deal breaker when workers want to do something they love. Small business owners and their employees need to be able to learn about the opportunities to get health coverage, and this program will be critical to their success. We urge a favorable report on SB 59.

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<sup>1</sup> The Commonwealth Fund. "Achieving Racial and Ethnic Equity in U.S. Health Care." November 18, 2021.

<https://www.commonwealthfund.org/publications/scorecard/2021/nov/achieving-racial-ethnic-equity-us-health-care-state-performance>

<sup>2</sup> 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>

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