

**SB0621– ASSOCIATION HEALTH COVERAGE PLANS
TESTIMONY BY
ANDY STERN, IMMEDIATE PAST CHAIR, THE GREATER BETHESDA CHAMBER OF COMMERCE
PRESIDENT, ANDY STERN'S OFFICE FURNITURE
BEFORE THE SENATE FINANCE COMMITTEE
FEBRUARY 24, 2021
POSITION: FAVORABLE REPORT**

Good afternoon, Madam Chair, Vice Chairman Feldman and Members of the Committee. My name is Andy Stern, President of Andy Stern's Office Furniture, a division of Benjamin Office Products and testifying today on behalf of The Greater Bethesda Chamber of Commerce. Today I am here to testify in **SUPPORT SB621-Association Health Coverage Plans**. This bill would allow chambers of commerce and labor unions to create eligible Association Health Plans as defined by the U.S. Department of Labor, enabling small businesses, owners and their employees to have access to better plans at lower rates.

My testimony today is twofold: first as the Immediate Past Chair of The Greater Bethesda Chamber of Commerce and our more than 500 member businesses and their 45,000 employees; and second, as the president of a small employer doing business in Montgomery County and the State of Maryland.

We believe that by enabling chambers and unions to provide their members the option for participating in association health plans, more businesses will be able to thrive and grow knowing that their employees are provided good affordable health care.

We are not looking for simplified or mandate-lite health insurance through AHP's but rather we would like to provide the employees of our members comprehensive health insurance plans that have competitive rates. The best way to do this is through AHP's.

Wearing my other hat as the president of a small business in Montgomery County, over the past decade we have experienced first-hand the increasing costs to doing business in Maryland. This is partially due to numerous mandates imposed upon us, including sick leave, increased minimum wage, mandated health care and numerous tax increases. We know that some of you have your own businesses and understand the problems we face, especially in trying to keep and help our employees deal with the increased costs of healthcare – and especially those who are over 40 years old.

Passage of this bill will not only help small employers that are struggling to stay in business, but will also send the message to those companies considering opening a new business or expanding here that the State of Maryland is business friendly and understanding of the issues small businesses face.

For these reasons, we request a **favorable report on HB621**. Thank you.