



Maryland Chamber of Commerce

Legislative Position

**SB 577
SUPPORT**

**Finance
Committee**

3/4/09

SB 577

Maryland Covers All Children Act of 2009

Bill Summary: This bill would require individuals to obtain health insurance coverage for their dependent children or face a loss of part of the dependent exemption claimed on their individual income taxes. The bill would be applicable to tax years 2011 to 2013.

Chamber Position: The Maryland Chamber of Commerce supports this bill. The Chamber's 2009 Business Agenda notes that individuals, businesses, and state government all have a role to play in reducing the number of uninsured in Maryland.

This bill is a variation on the concept of the individual health insurance mandate, which we support. We believe that, as with other types of insurance, the purchase of health insurance is ultimately an individual's responsibility. Individuals who can afford to purchase health insurance should be encouraged to do so.

Maryland still has far too many children without health insurance, despite the fact that most of these children qualify for public programs that are currently available. This bill builds on recent enactments that use the state income tax system to help identify uninsured children. It provides a modest incentive for parents to obtain health insurance for their children.

For these reasons, we urge a favorable report for this bill.

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