Thank you, Mr. Chairman and members of the Economic Matters Committee.

I’m Nicole Christian, President & CEO of the Garrett County Chamber of Commerce, and I’m here on behalf of our 600 member organizations in Western Maryland in opposition to **HB 581**.

The regulations in the bill are excessive and costly.

It’s already been discussed that the definition of essential worker is too broad and encompasses most employers in Maryland, including a large portion of small businesses. I would echo those remarks.

While we oppose the bill in its entirety, as written, I want to focus on a few particularly troublesome parts. My written testimony addresses additional aspects of the bill.

The hazard pay, financial assistance for healthcare costs & health insurance, and allowing workers to refuse to fulfill their responsibilities are especially distressing.

The hazard pay alone will irreparably damage these businesses, and making that pay retroactive will completely decimate most employers.

Section 1609, lines 16-17 specifically state that hazard pay dates back to the start of the emergency. In this case that would be March 5, 2020.

To give you an example of impact, one small business owner in Garrett County that has two restaurants would have to pay $267,618 in hazard pay up to this date if this bill was in effect today.

This is the same small business owner who had to apply for PPP, EIDL and other assistance to keep her doors open and retain her employees.

On top of the hazard pay, employers would be required to provide financial assistance for healthcare related to the illness and/or health insurance if that employee is uninsured.
Most small businesses are unable to provide health insurance for their employees due to the exorbitant costs and to mandate this expense during an emergency is egregious.

Employers should not bear the burden of paying for unreimbursed health care costs related to the emergency, especially when the employee is not even required to provide proof that they contracted the illness in their place of work.

And to make matters even more challenging for employers during an emergency, this bill would allow employees to refuse to report to work to fulfill their responsibilities.

The terms “unsafe”, “physical harm,” “mental distress,” and “physical health and safety” are unclear, and this bill implies employers would deliberately neglect safety protocols and harm employees.

Additionally, the bill provides no means for addressing abuse by the employee or verification by the employer.

The bill states that if a worker “fears for their life or health” due to the nature of the work being performed they can refuse to work.

An employer has no recourse for this refusal due to an employee’s fears.

Fear is not a reasonable term.

Employers want to provide a safe environment for their workers and most have made good faith efforts following CDC and Maryland guidance to implement safety protocols during the pandemic.

Employers are frantically struggling to keep their doors open.

The legislature is currently considering a relief bill to help these businesses yet you are also considering this bill that will cause irreversible damage.

Businesses need help not overburdensome and costly regulations. Please give 581 an **UNFAVORABLE report**.