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Bath-Brunswick
REGIONAL CHAMBER

L.D. 1964- An Act to Implement the Recommendations of the Commission to Develop a Paid Family and Medical Leave Benefits Program

Stance: Neither For Nor Against

Dear Senator Tipping, Representative Roeder, Senator Daughtry and the distinguished members of the Labor and Housing Committee:

After careful consideration of *L.D. 1964- An Act to Implement the Recommendations of the Commission to Develop a Paid Family and Medical Leave Benefits Program*, the Board of Directors of the Bath-Brunswick Regional Chamber would like to submit testimony of **Neither For, Nor Against**.

To sum up our organization's thoughts succinctly would be to say that we are 'pro-compromise'. By that, we mean we're in full support of this committee taking the recommendations versed here in this public hearing to craft the best bill possible for the businesses of Maine. To the credit of Senator Daughtry and Representative Cloutier, we believe they have been doing this with their listening sessions around the State, and implementing that feedback into this process, as have other members of the Commission tasked with sorting out this very complex policy.

This is also to say, it's imperative throughout this process that we recognize that there is a ballot referendum on this very topic that will go to the ballot box in November should a compromise on this bill not be found through legislative means. This is the prime focus of the Bath-Brunswick Regional Chamber.

We need to prioritize policymaking through legislative means over policymaking via citizen referendum. This is not to bemoan any particular group that brings these measures forward, but rather to recognize that complex issues require a variety of insights and experts. Too often these citizen referendums get won or lost based on slogans or sound bites, rather than a detailed analysis of expert opinions— because most Mainers don't have time for detailed policy discussions. Having informed discussions with experts in the subject matter is the exact reason we elect legislators to represent us and make the informed decisions. We need to be sure an answer, whatever that compromise is, gets decided through the legislative process.

I would point to several key points to keep in mind as the committee deliberates:

- Affinity relationships are not an abstract concept in the insurance world, and making them out to be so, is manipulative. We can all relate to a friend who is as close to us as a blood relative. Affinity relationships have been used for decades in the insurance industry (Federal FMLA since 1997)



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- Any argument suggesting that ‘people will try and take advantage of this system’ should then be asked ‘then which system from income taxes, to PPP, to SNAP, to tax credits, has not had someone try to take advantage of it?’ There hasn’t been a system created that people haven’t tried to manipulate, but that’s not a good enough reason on its own to not have it, unless it is eminently more breachable or flawed in its construction than other benefit systems.
 - When discussing this, it’s important to weigh the opinions of experts, and knowing where their expertise lies. Some people, for or against, will be experts in how this affects their families, employees, businesses, or industry. Others, like Unum for instance, has expertise in developing these policies in other states and can give some wonderful insights on the best way to craft these policies for the most streamlined implementation. All views are valid, but recognizing the separate specializations of where the speaker’s expertise lies, we feel is an important distinction to be made when crafting the policy.

In closing, it’s our opinion that if legislative changes are needed to this policy (whether that be the time frame of 12 weeks; or who administers the program; or even what the contribution rates are) it seems to us that the legislature would be more willing to adapt in the future a law they passed, rather than adapting a law that was passed by citizen referendum. Too often we have heard ‘this can’t be changed because its passage was the ‘will of the people’ ’ and that could make the referendum option harder to change if necessary.

We believe in this committee’s process and that what comes from your work will be better for our businesses than what gets proposed at the ballot box. We hope you can come to a resolution that satisfies the most amount of stakeholders and is the solution that’s the best fit for Maine’s businesses and employees.

Respectfully submitted on behalf of the BBRC Board of Directors by

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LD 1964

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