



2022 Legislative Wrap-Up CASH Priority Wins

Increasing CASH Campaign's Annual State Grant (HB 447/ SB 797): CASH's annual state grant has been increased to \$500,000, so we can continue to support low-income families. Increasing CASH's state grant will help strengthen the free tax preparation infrastructure which will help Maryland families receive their full refunds. Tax preparation has become essential to providing financial assistance to Marylanders through stimulus payments and tax credits. These funds will help CASH and its partners meet the constantly rising demand for tax preparation services across Maryland. *Thank you to our tireless bill sponsors Delegate Stephanie Smith and Senator Guy Guzzone, their staff, and our partners for working hard to make sure all Marylanders who qualify for the EITC actually claim it!*

Supporting Maryland's EITC (HB 252/ SB 369): Working families in Marylanders will have the opportunity to claim missed EITC funds through the newly created Maryland Earned Income Tax Credit Assistance Program for Low-Income program. The Comptroller's Office will identify Maryland residents who are eligible for the state credit but did not claim it. They will notify the taxpayer and provide a form, so they can receive their unclaimed Maryland EITC. This program will launch in 2026.

Ending Abuse in the Save4College Program (HB 444/ SB 411): Additional guidelines were added to the legislation of the Maryland Save4College program, also known as the state match program. Account holders must be at least 18 years old in order to be eligible for the state match program. These changes prevent the abusive practices of a few bad actors and allows the program to function as originally intended, helping low-moderate income families save for future college expenses. To find out more information about Maryland 529 accounts, please visit [here](#).

Strengthening Consumer Protections and Cybersecurity Protections: CASH advocated for better communication between Adult Protective Services (APS) staff and financial institution staff to improve the response of financial elder abuse ([SB 175](#)). We also advocated to expand the Maryland Personal Information Protection Act (MPIPA) to help mitigate harm from data breaches ([HB 962](#)).

Improving the Unemployment Insurance (UI) System (HB 4): UI is a basic and essential safety net for workers who are temporarily unemployed through no fault of their own. CASH advocated for requiring the Department of Labor to investigate claims that the incorrect amount was recovered and refund the claimant the difference.

CASH supported wins, led by awesome partners!

Establishing a Paid Leave Program (SB 275): The [Time to Care Coalition](#) advocated for the Time to Care Act of 2022. This establishes a Family and Medical Leave Insurance Program through the Maryland Department of Labor. This legislation creates a program that employers contribute at least as much as employees to make it affordable for all, covers all working people equally, provides 12 weeks of paid leave for all of the reasons people need paid leave, and protects workers against job loss for taking leave. To learn more, visit [Time to Care](#).

Increasing Renter Protections: CASH is a member of Renter's United Maryland (RUM) which advocates for renters to live in safe and affordable housing and have security of tenure. We supported many bills to protect Maryland renters like increasing funds to ensure that limited-income tenants in eviction cases have access to legal representation ([SB 662](#)), providing structural solutions to the eviction process ([SB 384](#)), and disincentive landlords' non-compliance with local rental license laws ([SB 563](#)). For more information, please read the [Renters United 2022 Housing Justice Package](#).



Holding Hospitals Accountable (HB 694): CASH and its partners advocated for patients sued by hospitals for medical care when they qualified for free care to be reimbursed. The Health Services Cost Review Commission, Department of Human Services, Office of the Comptroller, and Maryland Hospital Association are required to develop a process to identify and reimburse patients.

Unfinished Business

EITC Expansions (HB 992): CASH co-leads, along with Maryland Center on Economic Policy and CASA, the Tax Credits for Maryland Families Coalition. Over 20 organizations across the state advocated for EITC expansions passed in 2021 to become permanent. The general assembly passed legislation in 2021 to temporarily expand Maryland's EITC by:

- Increasing single filers without dependents federal match of EITC funds to 100% versus 28%.
- Increasing filers with dependents federal match of EITC funds to 45% versus 28%.
- Allowing low-income tax-paying immigrant households to receive the Maryland EITC.

These expansions are helping low-wage earners including first-time expectant mothers, non-custodial parents, aging out foster-youth, and young veterans. It also is helping raise working families out of poverty and 80,000 immigrant taxpayers who have been left out of receiving the EITC and COVID relief efforts.

The Tax Credits for Maryland Families Coalition will continue to advocate for these changes to become permanent. The General Assembly must act next year, or low-income families in Maryland will lose this crucial support.

CTC Expansions (HB 919/ SB 805): The Tax Credits for Maryland Families Coalition will also advocate for expansions to Maryland's CTC, which as temporarily established in 2021. Currently, the tax credit is set to expire in 2023. Also, the credit applies to a narrow population of families who:

- Make under \$6,000 a year,
- Have a child under 17 years old and has a disability, and
- If the family did not receive the maximum federal CTC

This legislation was an important step at combating childhood poverty through tax credits; however, it is inadequate in continuing to provide low-income families relief. The Tax Credits for Maryland Families Coalition will advocate for expansions for the state CTC, so it can extend beyond 2023 and help more families.

EITC Outreach (HB 234- Withdrawn): Individuals who receive a 1099-G form from the Maryland Department of Labor (DOL) most likely have earned income and are eligible to receive the state and federal EITC. DOL should include with each 1099-G issued a statement in English and Spanish regarding the availability of the federal and state Earned Income Tax Credit (EITC). The department used to internally cover the costs of providing this information to claimants. However, DOL outsourced the responsibility to outside organizations like CASH and the Maryland Health Benefit Exchange. CASH is happy to provide support and updated information about the EITC. However, the DOL should be able to manage the design, printing, and mailing of information about the EITC. We will continue to work to ensure that all eligible Marylanders have information about the state and federal EITC.

Unemployment (HB 955- (Withdrawn) and SB 635): The pandemic has put a huge financial burden on many Marylanders and social safety nets such as Unemployment Insurance (UI) are put in place to provide individuals with the ability to survive. Unfortunately, Maryland's UI program has failed in its core mission of providing a critical but temporary safety net for people out of work. The Department of Labor's mishandling of redetermination, overpayment notices, and issues with BEACON results in claimants losing crucial benefits. We will continue to work to ensure claimants have the appropriate information and ability to appeal redeterminations and overpayment notices.