



2023 Legislative Session Wrap-Up CASH Priority Wins

Ensuring Economic Security for Marylanders

Tax Credit Expansions (HB 547/ SB 552): CASH co-leads the Tax Credits for Maryland Families Coalition with CASA and Maryland Center on Economic Policy. Over 20 organizations across the state advocated for tax credit expansions that will help thousands of low-income working families.

- **Earned Income Tax Credit (EITC):**
 - Single Maryland filers who are unable to claim dependents, who qualify for the Federal EITC, will now receive a 100% match to the Federal EITC. This expansion reaches low-wage earners including first-time expectant mothers, non-custodial parents, aging out foster-youth, single men struggling to remain engaged in the workforce, and young veterans.
 - Filers with dependents will now receive a 45% match to the Federal EITC. The effect of this policy will help raise workers with families out of poverty, provide more resources to benefit the health and education of children and stimulate the economy.
- **ITIN Filers:** Maryland's EITC is permanently expanded to include low-income immigrant families who pay taxes but are not currently eligible for the federal EITC. These workers pay over \$100 million in taxes annually without being eligible for most tax credits or public assistance programs.
- **Child Tax Credit (CTC):** For the first time, Maryland has permanently established a state CTC. This credit helps fill the gap of families left out of the federal CTC, by providing a \$500 refundable tax credit for families making less than \$15,000 and having children under 6 years old.

Over \$160 million in EITC funds and over \$18 million in CTC funds will be invested in the pockets of low-income families.

Increasing Consumer Protections: Strengthening Maryland's Office of the Comptroller

CASH was one of the co-chairs of the Tax Administration and Customer Engagement workgroup as a part of the Comptroller's transition committee. [HB 707/ SB 660](#) creates a Taxpayer Advocate Division in the Office of the Comptroller and will improve the taxpayer experience and strengthen the relationship between taxpayers and the Comptroller's Office. CASH also supported [HB 709/ SB 659](#) which will start the process of converting Maryland to a new financial management system that will be safe, effective, and will consider the needs and priorities for all users. The full transition committee report can be found here: [Transition Report Comptroller of Maryland 2023](#).

CASH-Supported Wins, Led by Awesome Partners!

Strengthening the Safety Net for Workers

Social safety nets support members of our society when they need it most.

- **Protecting Unemployed Marylanders (HB 140):** This bill will limit the deductions taken from an unemployment recipient to recover overpayments for non-fraud cases.

Creating Assets, Savings and Hope



- **Making Healthcare More Accessible (HB 111/ SB 26)**: The Maryland Department of Health (MDH) is required to develop an Express Lane Eligibility (ELE) program to expedite and simplify enrollment for Medicaid and the Maryland Children's Health Program (MCHP) based on the eligibility of Supplemental Nutrition Assistance Program (SNAP).
- **Expanding Access to Utility Assistance (HB 323)**: The Office of Home Energy Programs (OHEP) will automatically enroll households in fuel and utility assistance programs based on eligibility for programs established by Department of Human Services (DHS), and increase the annual income eligibility level for the Electric Universal Service Program (EUSP) to 200% of federal poverty guidelines.
- **Protecting EBT Recipients from Theft (HB 502/ SB 2)**: This bill ensures that victims of EBT theft are reimbursed stolen funds. Theft of EBT benefits happens similarly to debit/credit card theft. Card information is stolen by a skimming device placed in card-swiping machines. For more information on recovering stolen EBT benefits please visit dhs.maryland.gov/ebt-reimbursement/.

Holding Hospitals Accountable (SB404/HB333): The End Medical Debt Maryland Coalition advocated for patients who paid hospitals for medical care to be reimbursed when they qualified for free care. This is a technical bill that implements the best process to refund patients. The bill also provides support to assist affected consumers through the Office of the Attorney General and requires a report on progress to the General Assembly.

Paid Family Leave (SB828/HB988): The [Time to Care Coalition](#) advocated for the full implementation of Paid Family Leave in Maryland. This legislation establishes a contribution split between employers and employees, an implementation timeline for the Department of Labor, requires the Secretary of Labor to update the contribution rates for employers and employees on an annual basis, and overall, aligns itself with the federal Family Leave Act. To learn more, visit [Time to Care](#).

Increasing Renter Protections: CASH is a member of Renters United Maryland (RUM) which advocates for renters to live in safe and affordable housing and have the security of tenure. We supported many bills to protect Maryland renters like [HB 36/ SB 100](#) which will stop landlords from operating illegally and ensure that they are in compliance with local rental license laws. For more information, please read the [Renters United 2023 Housing Justice Package](#).

Student Loan Debt: CASH partnered with the Student Borrower Protection Center which is focused on alleviating the burden of student debt. [HB 913](#) will create a registry for student loan lenders in Maryland and [HB 384/ SB 248](#) will prevent higher education institutions from holding students' transcripts due to institutional debt. To learn more about student loan debt, visit [Student Borrower Protection Center](#).

Unfinished Business

Unemployment (HB 724/ SB 670): 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 does not offer enough weekly benefit for claimants to be supported until they find employment. We will continue to work to ensure claimants have adequate support until they are reconnected to the workforce.

Student Loan Debt: [HB 50/ SB 165](#) would have required creditors seeking to collect private student loans in Maryland to possess the proper documentation. [HB 522](#) would have required schools to annually report the debts their students owe to the schools and on the collection practices for these debts. CASH will continue to work with our partners to strengthen protections for student loan borrowers.

Creating Assets, Savings and Hope