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House Bill 450

Sponsor Testimony

Government Accountability and Oversight Committee

February 20, 2018

Chairman Blessing, Vice-Chair Reineke, Ranking Member Clyde, and Members of the Government Accountability and Oversight Committee, thank you for allowing me to provide sponsor testimony on HB 450. This bill would impose review on existing and new health insurance mandates.

Government health care mandates both in Washington and Columbus have burdened businesses of all sizes. Instead of permitting business leaders to offer the best health care packages possible to their employees, the state of Ohio has required certain benefits to their employees. These mandates have made health care less affordable for Ohioans, and have forced consumers to pay increased premiums for health care benefits they do not wish to purchase. Further, as employers struggle to offer health insurance to their employees, due in large part to the undue burden of state health care mandates, the state continues to increase the number of health care benefits that must be covered in health care packages. As these mandates pile up, Ohio currently has no reporting requirements to show the cost of these mandates on an employees' premium.

House Bill 450 addresses these issues. First, my bill places a freeze on all additional health care benefit mandates in Ohio. To surpass this prohibition, a mandate must be so dire, that the price of the mandate must equal or be less than the consumer price index measure for all items. Five other states have instated such a mandate, and the benefit applies to all health plans funded by the state, including Medicaid and public employee benefit plans.

Additionally, House Bill 450 will require the superintendent of insurance to conduct a study to evaluate the real cost of all current mandated benefits, and will provide this report to the General Assembly every five years. The superintendent must also annually compile a list of all health care mandated benefits forced upon consumers to the General Assembly.

House Bill 450 creates the health care mandated benefits review committee, consisting of seven evidence-based medicine experts, appointment by the department of insurance. This department

will examine the ongoing clinical efficacy of each mandated benefit, identify any mandated benefit that is no longer clinically necessary or effective, and will recommend to the General Assembly whether each mandated benefit should remain in statute as is or be repealed.

This legislation will also inform consumers of the real costs associated with mandated benefits. Under House Bill 450, all insurance carriers must provide notice to consumers of all mandated benefits they are currently forced to purchase. This bill will also require insurance carriers to inform consumers of the estimated premium they would be responsible for if the state did not mandate these health care benefits.

Consumers are burdened with expensive premiums, and are purchasing benefits that they have no choice but to obtain. Employers that wish to attract the best workforce to their businesses are forced to require higher premiums from employees to cover benefits the company does not wish to cover. State overreach in the health care market has led to inflated health care costs, and has hindered business expansion in this state. House Bill 450 would bring accountability, transparency, and expertise into this field. I urge passage of this legislation, and would be more than happy to answer any questions you may have at this time.