

February 26, 2018

The Honorable Louis W. Blessing, III, Chairman  
House Government Accountability & Oversight Committee  
77 South High Street, 13<sup>th</sup> Floor  
Columbus, OH 43215

Dear Chairman Blessing:

On behalf of the over 7,500 members of the Ohio Council of Retail Merchants, I wish to offer our support for House Bill 450 sponsored by Representative Niraj Antani. We appreciate his leadership on this important issue and we appreciate your committee's thoughtful consideration.

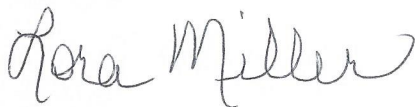
Managing the cost of ever-increasing health insurance premiums has long been a struggle for the employer community. For the many retailers whose volumes are high but margins are low, the expense of health insurance coverage poses an even greater challenge. While they want to provide their employees with comprehensive coverage that helps keep them and their families well, it is often out of their financial grasp. This is not something easily understood by many employees nor easily explained by their employers.

The underlying cost drivers associated with the price of health insurance coverage are not at all transparent—but they should be. If everyone had access to data showing how Ohio coverage mandates impact premiums, an educated discussion on the cost ramifications could take place instead of the emotionally charged debates that ensue when new mandates are proposed. Enactment of HB 450 would set the stage for the beginning of that educated discussion.

Requiring an actuarial review of existing state-enacted mandates, creating a review committee of experts to study and make recommendations on these mandates, educating enrollees about the impact of coverage mandates, and imposing restrictions on the enactment of future mandates--all proposed in HB 450—are responsible steps toward slowing the growth of health insurance costs. We applaud Rep. Antani for starting this discussion and encourage you and your committee to advance the bill with all due haste.

Thank you for addressing this urgent issue. I respectfully request your support for HB 450.

Sincerely,



Lora Miller  
Director of Governmental Affairs & Public Relations