

William Moore
Director, Network Operations
Davis Vision, Inc.
175 East Houston Street
San Antonio, TX 78205

October 30, 2017

Representative Tom Brinkman
Chair, House Insurance Committee
77 South High Street
Columbus, Ohio 43215

Re: Davis Vision Opposition to House Bill 156

Dear Chairman Brinkman and members of the committee:

I am writing on behalf of Davis Vision in opposition to House Bill 156. We provide vision coverage to 388,226 lives in Ohio and we believe that this bill directly and negatively impacts Ohio businesses, both large and small, that provide vision coverage as a benefit to their employees. Eye health services, glasses, and contact lenses can be expensive. Davis Vision is committed to providing an affordable way for employers and their employees who choose vision coverage to access quality care and eye wear.

The vision insurance market is almost exclusively employer business, with the exception of the federal ACA mandate for children's vision coverage included in ACA compliant products. When employers purchase vision insurance, whether it is a benefit package or discount plan, they are purchasing two products: 1) access to a network of eye care providers who have agreed to provide services and/or products at reduced prices; and 2) specific eye care services and products (eye exams, glasses). Davis Vision's model of managed, integrated vision care—including requiring the use of specific contracted laboratories—ensures access to affordable, high quality eye care for Ohio employers.

Davis Vision Provides Out of Network Options

While employers choose our plan to provide access to affordable services for their employees, their employees may want to have more options in the eye wear and services that they receive. Davis meets this demand by providing an out-of-network benefit that provides some level of coverage. Nevertheless, we ask our network providers to allow our enrollees access to our laboratories and eyewear if the patient chooses to access this benefit. House Bill 156 takes away our ability to offer this to our enrollees, leaving them with only a more costly out of pocket benefit.

Davis Vision Stands Behind Quality with a Warranty

Our products provide value and quality to our enrollees. The Davis integrated model provides generous warranty policies. *Davis extends a one-year warranty for each pair of eyeglasses purchased – a generous value-added benefit which is provided at no cost to our customers.* Again, House Bill 156 takes away our ability to assure that this is available to Ohio employees.

Davis Vision Opposes Prohibiting Vision Benefit Plans from Offering Discounted Products

Discounts are a value added benefit for patients, limiting their exposure to full retail out of pocket costs. House Bill 156 assures that a patient pays more in out of pocket costs with no increase in quality of care. Additionally, some customer purchase only discount plans; this legislation would eliminate this product offering

In conclusion, this legislation restricts patient choices while raising their out of pocket costs. It provides no benefit at all to Ohio consumers or employers. Unfortunately we must continue our opposition to this legislation.

Sincerely,

William Moore