



January 31, 2018

The Honorable Thomas Brinkman, Chair
House Insurance Committee
Ohio House of Representatives
77 South High Street, 12th Floor
Columbus, Ohio 43215

Dear Chairman Brinkman,

On behalf of the Ohio Association of Health Plans (OAHP), thank you for the opportunity to offer testimony in opposition to Substitute House Bill 156 (Sub. HB 156).

The Ohio Association of Health Plans (OAHP) is the state's leading trade association representing the health insurance industry. OAHP's member plans provide health benefits to more than 9 million Ohioans through employer-sponsored coverage, the individual insurance market, and public programs such as Medicare, Medicaid and the Federal Insurance Marketplace. Our members offer a broad range of health insurance products to Ohioans in the commercial marketplace and are committed partners in public programs.

I write today to continue to express our opposition to Sub. HB 156.

While OAHP appreciates recent modifications made by the bill sponsor that eliminates complicated notification requirements for Ohio's vision consumers, the substitute bill that was accepted by this Committee do not address OAHP's underlying concern which is that this bill will burden consumers with higher costs for vision care services that are crucial to the overall health of Ohio's businesses and families.

In testimony provided to this Committee in October, OAHP outlined how important price, value and discounts are to purchasers of vision insurance.

To that end, OAHP would like to reiterate concerns previously identified with this bill.

- ***Sub. HB 156 will harm Ohio consumers by removing a valuable benefit to them*** - an agreed upon price or discount for non-covered services. If plans and providers are

prohibited from entering into contractual arrangements that extend to vision consumers discounts for services that are not covered under their vision plans, **consumers will face higher health care costs through uncertain out of pocket obligations** – as they will now be required to pay the provider’s full billed charges without the benefit of the fee negotiated on their behalf by their vision plan.

Sub. HB 156 will erode important quality and cost provider network benefits for Ohio consumers - by removing any incentives for consumers to use network providers for non-covered services and limiting the ability of vision plans to develop and maintain their own network of labs as a way of ensuring quality of materials and lowering costs for the enrollees.

- **Sub. HB 156 interferes with the right to contract as it places the state right in the middle of the legal relationship between two private parties.** A state should not be involved in proscribing contract terms between vision providers and health plans and private parties should be able to negotiate an agreement that is in the interest of both parties.

To that end, OAHF urges you to thoughtfully consider the impact that this bill will have on Ohio’s health care consumers. **As Ohio families struggle to obtain affordable health care, any legislation that places a heftier financial burden on them for their health care, including their vision care, needs to be reconsidered.** OAHF urges you to vote against Sub. HB 156.

Thank you for the opportunity to comment on the substitute version of the bill As always, The Ohio Association of Health Plans and its member plans stand ready to work with state policymakers to achieve the shared goal of quality healthcare for all Ohioans.

Sincerely,

Miranda C. Motter
President and CEO
Ohio Association of Health Plans