

Action Septic Service Inc.

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Ohio House of Representatives

Insurance Committee

Rep. Thomas Brinkman Jr. Chairman, Rep. Michael Henne Vice Chair, Rep. John Boccier Ranking Member

Members: Reps. Ashford, Boggs, Brenner, Dean, Gonzales, Holmes, Householder, Huffman, Lang, Retherford.

re: HB 440 Proponent Testimony for Hearing December 5, 2018.

My name is Tim Kettler and I reside in Warsaw in Coshocton County with my wife and son. I am a small business operator and have been in business for over 32 years. Providing healthcare coverage for our family and employees has always been difficult and finding affordable coverage has been impossible.

As concerning as my experiences have been the most troublesome is healthcare for my adult child who struggles with mental health issues. Providing healthcare for mentally ill individuals is expensive and time consuming to be sure. The very nature of the illness causes the patient to work against his or her own treatment, much of treatment, especially with expensive medications, is trial and error, painstakingly long and progress is slow. All these factors make the mentally ill a low-profit demographic for the for-profit healthcare industry.

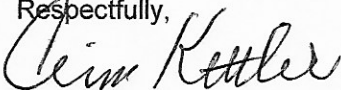
The extensive healthcare needs of the mentally ill, the therapy services necessary for the patient and the patient's family/support network, the cost of medications all have ganged up on this specific group and their increasing good health, (that is our goal, is it not?) is at risk as those services become expendable to insurance companies as profits are squeezed.

I firmly believe that healthcare is a human right, and we as a just society must consider the most vulnerable among us. Our country is ready to make a change to a publicly funded, universally accessible healthcare system that builds the general wellness of our population. Wellness care is the single most savings impact factor and HB 440 will produce that outcome at the most cost-efficient rate while making our state a leader in improving our citizens' health and solving the budgetary challenges healthcare costs now present.

We have given the for-profit healthcare industry ample opportunity to be responsive to and serve the consumers' needs. They have failed miserably! Health care is now delivered largely based on the profitability of the procedure and not on the needs of the patient. The administrative savings of a non-profit, publicly funded statewide system is undeniable, and the delivery, access and efficiency are all improved. This is not new news, the ten top world economies all have successful, publicly funded systems, covering everyone at half the cost of our current system. What is wrong with this picture?

HB 440 has been a long time coming. Incredible amounts of research have been performed by advocate groups that have provided a working plan that will best serve the needs of the citizens of Ohio while creating substantial savings over the present wasteful and unreliable system.

Respectfully,



Tim Kettler

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