



November 13, 2019

Chairman Oelslager
House Finance Committee
77 S. High St., 13th Floor
Columbus, Ohio 43215

Dear Chairman Oelslager,

Chairman Oelslager, Vice Chair Scherer and Ranking member Cera, my name is Victoria McCoy and I am the CEO of Associated Employee Benefits, LLC. We are an employee benefit consulting firm working with small to midsize employees and are based in Westerville, Ohio. I am also a Registered Health Underwriter (RHU) and Chartered Healthcare Consultant (ChHC).

I support HB 388, which protects individuals from surprise bills and ultimate payers of health insurance, such as small employers, from increased premiums. As a business owner that is making health insurance coverage decisions for my employees, as well as advising small businesses on the best health care coverage to fit their needs, I am uniquely positioned to comment on HB 388.

Surprise bills are a big problem and the problem is only growing. When I hear that a client had an employee that received a surprise bill it's a horrible situation. It's financially devastating for the individual that receives the surprise bill and makes the employer question why their employee received the surprise bill in the first place.

I believe everyone can agree that a consumer that has done their homework and specifically chosen to go to an in-network facility to see an in-network provider, as well as an individual receiving emergency care should never receive a surprise bill. However, the approach matters. It is imperative that a legislative solution protect both the consumer from ever receiving a surprise bill, but also not increase health care costs, or premiums.

HB 388 does just that. It does not allow the consumer to receive a surprise bill, while using a market-based payment approach to reimburse providers and emergency facilities fairly. This market-based payment approach is key. Without it, provider reimbursements will be above the market rate, meaning premiums will increase.

When premiums increase, I hear from my small business clients. They want to know why premiums have increased and many times I have to point legislation. As written, HB 388 would not have this effect on premiums. It would provide needed relief to both consumers and small businesses.

Thank you, Representative Holmes, for bringing this important and thoughtful legislation forward. It is time we start taking a more common-sense holistic approach to legislation, which protects consumers and small business in multiple ways, including increased premiums.

I support HB 388 and encourage the committee to vote for HB 388.

Respectfully,

Victoria A. McCoy, RHU, ChHC