



Chairman Brinkman, Vice Chairman Antani and Ranking Member Boggs, my name is Carolyn Mangas and I am the government affairs manager for the Ohio Insurance Agents Association (OIA). I am here today to testify in support of Senate Bill 9.

OIA is the collective voice of more than 1,300 independent insurance agencies that employ more than 10,000 Ohioans. We promote, progress and protect the professional advice and guidance only independent agents provide. Our members write 82 percent of the commercial insurance policies and 44 percent of personal insurance policies in Ohio. We help agents by providing agency valuation support, succession planning, advocacy initiatives, professional development, business solutions and industry thought leadership. We are committed to fighting the commoditization of insurance because we believe the right insurance matters.

S.B. 9 would require health insurers to release certain monthly claims information to group plan policyholders. As Sen. Huffman cited in his sponsor testimony, other states have laws in place to require health insurers to release claims data. Releasing this information is not a violation of HIPAA. In fact, HIPAA has specific language stating that insurance carriers can release this information for insurance-rating purposes.

Companies with 100-plus employees have always had access to their claims data. However, if you are a company between 50 and 100 employees or sitting on the 100-plus bubble, insurance carriers do not typically release claims data. S.B. 9 would level the playing field by requiring insurers to release redacted claims history for companies with between 50 and 100 employees.

It is critical that employers that fall within this size range have access to this data as it will allow benefits advisors to show additional funding arrangements for health insurance that otherwise would not be available.

Notably, the Ohio Senate passed this legislation unanimously on March 21, 2019. Similar legislation (S.B. 227) was also unanimously passed by the House Insurance Committee on December 12, 2018 during the last legislative session.

Ultimately, this legislation will provide a solution to a problem that our members have brought to my attention over the last several years. By allowing risk advisors and employers access to this information, Ohio employers can make better decisions regarding properly assessing health care options to potentially reduce their health care costs.

For these reasons, I encourage you to support S.B. 9.