



Representative Randi Clites
75th House District

Sponsor Testimony- House Bill 390

House Insurance Committee
November 19, 2019

Chair Brinkman, Vice-Chair Antani, Ranking Member Boggs, and the members of the House Insurance Committee, thank you for the opportunity to provide sponsor testimony on House Bill 390.

I know first-hand the struggles families face when making tough medical decisions. That should not be compounded by the fear of losing insurance coverage or not having the coverage you need when you need it most. My son, Colton, was diagnosed with hemophilia at birth and is a childhood cancer survivor. People like him should not be penalized for surviving cancer or living with a chronic disorder. But before the Affordable Care Act (ACA) protected patients with pre-existing conditions, being denied health coverage due to a health condition is exactly what too many people faced.

If they had health coverage, the medication they needed to treat their condition was often carved out of their plan. Even those without a pre-existing condition faced inadequate coverage that did not include what they needed like maternity care and mental health services. Small businesses and those in the individual markets faced further struggles when they couldn't afford their premiums because of the rating for having a high cost medical needs or their health plans had annual or lifetime limits they were in fear of hitting.

Now with the patient protections in the Affordable Care Act being threatened in court, nearly two million Ohioans with pre-existing conditions, twenty-nine percent of the state's population, are living in fear that they could lose their access to the healthcare they need. Even if they have minimal care, if pre-existing conditions were excluded from coverage, nearly all people living with a pre-existing condition would be forced to choose basic needs over healthcare needs.

We owe it to Ohioans to ensure their access to affordable, quality healthcare when they need it. People deserve security in knowing that when they're sick, they'll have access to the care they need. It is our responsibility as lawmakers to put politics aside and put people first here in Ohio.

As my joint sponsor has described, this legislation will guarantee that the main patient protections in the Affordable Care Act will remain in place here in Ohio regardless of court decisions. Patients with pre-existing conditions will not be denied coverage, Ohioans will be able to access quality care without sky high premiums and lifetime or annual limits, and patients can rest assured that essential health benefits will be covered. Eighteen other states have adopted full or partial pre-existing condition protections. Ohio has already adopted some provisions found in the ACA, including coverage for young adults on their parents' insurance up to age 26. I ask you do the same with these four protections of the ACA.

Everyone deserves the security of quality, affordable healthcare. We cannot let hardworking families go bankrupt because they can't get access to healthcare when they need it most. I thank Representative Crossman and the thirty-seven bipartisan co-sponsors for joining us in protecting patients in Ohio. I appreciate the committee's time and am happy to answer any questions.