



Advocates for Ohio's Future

House Bill 390 - Proponent Testimony

House Insurance Committee - December 10, 2019

Chairman Brinkman, Vice Chair Antani, Ranking Member Boggs and Members of the House Insurance Committee, my name is Kelsey Bergfeld, and I am the Coalition Manager of Advocates for Ohio's Future.

Thank you for the opportunity to provide comments on House Bill 390 which preserves critical protections for Ohioans purchasing and maintaining health insurance coverage.

Advocates for Ohio's Future (AOF) is a nonpartisan coalition of nearly 500 Ohio organizations that promotes health and human service budget and policy solutions so that all Ohioans live better lives. Our coalition believes in investing in our state's most valuable resource—our people—to ensure that they are safe, healthy, and can access pathways to prosperity for themselves and their families.

Affordable, comprehensive health insurance is critical to the health, employment and financial stability of millions Ohioans. Health comes first on the path to self-sufficiency and living a fulfilled life. Without access to health care, people struggling with chronic illnesses, including mental health issues and addiction would have few options for treatment. Many would not be able to afford the care and medications they need in order to provide food and shelter for their families, go to school or succeed in the workplace.

Since reforms in the Affordable Care Act were enacted, more Ohioans have access to health insurance, are getting preventive services with no co-pays, and are better able to afford prescription drugs. More young adults have stayed on their parents insurance and children are not being denied coverage for pre-existing conditions.

HB 390 will guarantee that the main patient protections in the Affordable Care Act will remain in place 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 massive 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 and Ohio has already adopted some provisions found in the ACA, including allowing coverage for young adults on their parents' insurance up to age 26.

We urge you to continue to protect and strengthen families and communities by ensuring the main patient protections of the Affordable Care Act remain in place despite future court decisions. Ohio families deserve the security of knowing they can access affordable, quality health care when they need it.

Thank you for the opportunity to comment on HB 390.

Advocates for Ohio's Future

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