



Testimony of Holly Pendell, HB 390
National Multiple Sclerosis Society
Ohio House of Representative Insurance Committee

The National Multiple Sclerosis Society is grateful to offer testimony in support House Bill 390 sponsored by Representatives Crossman and Clites.

On behalf of the thousands of Ohioans who live with multiple sclerosis, the National Multiple Sclerosis Society wishes to offer the following comment on HB 390, which would provide patient protections including bans on pre-existing condition exclusions and lifetime caps or limits.

I would like to begin with a bit of information about multiple sclerosis. Multiple sclerosis is an unpredictable, often disabling disease of the central nervous system, it interrupts the flow of information within the brain, and between the brain and body. Symptoms range from numbness and tingling to blindness and paralysis. The progress, severity and specific symptoms of MS in any one person cannot yet be predicted, but advances in research and treatment are moving us closer to a world free of MS. Most people with MS are diagnosed between the ages of 20 and 50, with at least two to three times more women than men being diagnosed with the disease. MS affects more approximately 1 million individuals in the United States.

The National Multiple Sclerosis Society (the Society) has reviewed HB390 and support the intent of this legislation to codify into law patient protections included in the Affordable Care Act. As you know, the Patient Protection and Affordable Care Act (ACA) has, over the past two years, endured repeated threats. From a full-scale attempt by Congress to repeal the ACA, to ongoing executive actions undertaken by the current administration, to legal challenges that still threaten to destroy a landmark piece of legislation that has become the cornerstone of the American healthcare system.

Two areas, which I would like to highlight today that have a strong impact on people living with MS include the bans on pre-existing condition exclusions and lifetime limits.

Ban Pre-existing Condition Exclusions

Guaranteed issue is the requirement that a plan must accept every applicant for health coverage regardless of their health status, so long as the applicant agrees to the terms and conditions of the insurance offer, like paying the premium. The Society appreciates the inclusion of crucial components of what we think of as "protection for pre-existing conditions." They ensure that a person living with any chronic or life-threatening illness, like MS, must be able to buy coverage

and renew their plan, and guarantee that being diagnosed with a pre-existing condition does not mean your insurance company can drop your coverage.

Ban on Lifetime Limits

Prior to the ACA, plans were generally able to set dollar limits on how much the plan would spend for covered benefits over the span of a plan year and over a patient's long-term enrollment in the plan. These limits were particularly onerous for those living with high-cost healthcare needs such as MS. Under the ACA, both lifetime and annual limits are prohibited for services covered under Essential Health Benefits. The codification of these limits in state law is a critical and necessary protection for those living with chronic and life-threatening diseases who often require high healthcare utilization. No one battling MS should have to worry about whether they will run out of insurance coverage.

Finally, though I've not addressed all components of the legislation here, the Society wishes to offer our support of the full bill and to extend our appreciation to Representative Crossman and Clites for their thoughtful drafting of this legislation. Thank you for your time.

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