



## OHIO CONSUMERS FOR HEALTH COVERAGE

House Insurance Committee  
Proponent Testimony for HB 390  
Ohio Coalition for Health Coverage  
Presented by Darold Johnson, Co-Chair  
December 9, 2019

Chairman Brinkman, Vice Chairman Antani, and Ranking Member Boggs, my name is Darold Johnson, co-chair of the Ohio Coalition for Health Care Coverage (OCHC). OCHC is a coalition uniting the consumer voice to achieve affordable, high-quality care for all. OCHC combines the forces of over 20 health care consumer organizations to bring the voice of consumers to legislators, administrators and other stakeholders in the health care system.

OCHC support Rep. Crossman and Clites HB390. HB 390 codifies what both parties and consumers say about the support of the Affordable Care Act. HB 390 has four primary components:

- Prohibits insurance policies from excluding coverage for pre-existing conditions;
- Place limitations on premium charges;
- Bans annual and lifetime limits on coverage;
- Requires policies to cover what the ACA describes as “essential health benefits” in addition to coverage for preventative health services.

Even Governor DeWine has expressed his support for these principles in brief submitted in *Texas v United States*.

While the nation waits for the decision in *Texas v. United States* Ohio policymakers don't have to wait. They must take this opportunity to demonstrate their support for these provisions by taking action because actions speak louder than their words. Waiting could be devastating for hundreds of thousands of Ohioans because state law has no laws to protect those who could lose healthcare.

A 2016 report by the Urban Institute highlighted the following results if the ACA ended:

- Thousands of people covered by the Medicaid expansion lose their healthcare.
- Ending limitations on premiums could result in higher premiums and out-of-pocket costs, and
- Eliminating protections for pre-existing conditions could reduce the availability of adequate, affordable coverage for people with pre-existing conditions like cancer,

diabetes, and heart disease. Women could also be denied coverage and charged higher premiums just because of their gender.

- Ending ACA and protecting essential benefits could dramatically affect hospitals and mainly rural hospitals.

Polls show that families support the ACA and Americans value the safety and security of health coverage. Ohioans deserve to see proof that elected officials will take steps to protect its citizens and pass HB 390 and ensure better, more affordable care, coverage, and consumer protections than the ACA.

On behalf of the 700,000 citizens benefitting from Medicaid expansion, the 11 million who benefit from the ACA and would benefit from the provisions in HB 390, we urge you to pass this bill.