



House Bill 390: Health Insurance Premiums and Benefits

Steven Wagner, Executive Director

Universal Health Care Action Network of Ohio

swagner@uhcanohio.org

13 November 2019

Chairman Brinkman, Vice Chair Antani, Ranking Member Boggs, and members of the Committee, thank you for the opportunity to submit this proponent testimony from the Universal Health Care Action Network of Ohio (UHCAN Ohio). UHCAN Ohio is a statewide nonprofit organization uniting consumers and their allies to assure everyone has access to quality, affordable health care. We are a member of Advocates for Ohio's Future, the umbrella health and human services coalition for the state of Ohio.

UHCAN Ohio supports House Bill 390 because it ensures that consumers will retain critical protections when purchasing health care insurance.

In *Texas v. Azar*, the federal district court ruled that the removal of the tax penalty for failure to maintain health insurance was an inseverable provision that led to the unconstitutionality of the entire Affordable Care Act. If this decision is upheld, it would have catastrophic consequences for the health care coverage of millions of Ohioans.¹ Ohio could prevent some of the damage by passing the protections in House Bill 390. It is important that Ohio provide these protections in advance of action by the court so that consumers remain secure.

Nearly 29% of non-elderly Ohio adults have a pre-existing condition that could cause them to be declined for insurance under pre-ACA practices (approximately 1,938,000 Ohioans).² Examples of declinable conditions include diabetes, pregnancy, alcohol abuse, and severe mental illnesses such as eating disorders. HB390 would assure individuals with pre-existing conditions would not have to pay higher premiums in the individual health insurance market.

It is also critical to protect consumers from having health plans that include dollar limits on annual or lifetime benefits. Caps are catastrophic for families who experience

¹ Potential Impact Of Texas V. U.s. Decision on Key Provisions Of the Affordable Care Act
2019 Published: Nov 27 -

<https://www.kff.org/health-reform/fact-sheet/potential-impact-of-texas-v-u-s-decision-on-key-provisions-of-the-affordable-care-act/>

² Pre-existing Condition Prevalence For Individuals and Families

Gary Claxton-Cynthia @cynthiacox-Anthony Damico-Larry Levitt-Karen Pollitz -

<https://www.kff.org/health-reform/issue-brief/pre-existing-condition-prevalence-for-individuals-and-families/>



significant medical events. Without banning these caps, families could be devastated when their child's NICU care left them with crippling medical bills.³

Protecting the Essential Health Benefits (EHB) is both critical to ensuring plans provide quality coverage and EHB also define the benefits that are covered without a financial (lifetime or annual) cap. When Ohio ensures that Essential Health Benefits are part of the individual health insurance plans, consumers are ensured health coverage protects the whole of their health. In 2013, before the ACA EHB requirements took effect, across the nation, 75% of non-group health plans did not cover maternity care, 45% did not cover substance use disorder treatment, and 38% did not cover mental health services.⁴ This bill assures that benefits include: ambulatory patient services; emergency services; hospitalization; maternity and newborn care; mental health and substance use disorder services, including behavioral health treatment; and prescription drugs.

Thank you for your work: please make these critical consumer protections part of Ohio law.

³ The Obamacare Provision That Saved Thousands from Bankruptcy
Sarah Kliff -

<https://www.vox.com/policy-and-politics/2017/2/15/14563182/obamacare-lifetime-limits-ban>

⁴ Potential Impact Of Texas V. U.s. Decision on Key Provisions Of the Affordable Care Act
2019 Published: Nov 27 -

<https://www.kff.org/health-reform/fact-sheet/potential-impact-of-texas-v-u-s-decision-on-key-provisions-of-the-affordable-care-act/>