



NATIONAL
ASSOCIATION
OF VISION
CARE PLANS

November 27, 2018

Senator Jay Hottinger
Chair, Ohio Senate Insurance and Financial Institutions Committee
1 Capitol Square
Columbus, Ohio 43215

Re: National Association of Vision Plans Support of House Bill 156

Dear Chairman Hottinger and Members of the Senate Insurance and Financial Institutions Committee:

I am pleased to write to you on behalf of the National Association of Vision Care Plans (NAVCP) in support H.B. 156. NAVCP was pleased to work with Vision Providers and other stakeholders to find ways to reach agreement in an effort to better serve and protect Ohio consumers. We believe that it is important to highlight the provisions that allowed this legislation to reach consensus.

Consumer Protection

NAVCP supports providing flexibility to providers and vision plans alike. Nevertheless, we wanted to make sure that vision plan subscribers were protected. This bill places requirements on plans and providers to make sure that consumers are aware of their options, what is in-network, and when discounts on eye wear and services may be applicable. We are pleased that this legislation provides those protections when a consumer seeks to locate a provider and then again at the point of service.

Consumer Access to Discounts for Uncovered Additional Eyewear and Optional Treatments

Many plans in our industry work with vision care providers to offer discounts on uncovered items such as lens add-ons (like tinting and anti-reflective coating) as well as on second pairs of frames and lenses. Studies have shown that this would have increased out of pocket costs 60% on consumers and, furthermore, would not have allowed plans to communicate what pricing consumers could expect when going to their in-network optometrist.

Under House Bill 156, optometrists will be allowed to choose to participate in discount programs and plans will be allowed to fully communicate this information to consumers. This will benefit vision care providers who want direction of consumers to their practices when those consumers have already used their covered benefits.

Consumer Access to In-Network Supplies and Laboratories

NAVCP also supports House Bill 156 as it allows continued access for Ohio consumers to lower cost, in-network, supplies and laboratories. Consumers can always shop for eye wear where they would like. Our challenge as vision care plans is to make sure that our enrollees have access to affordable eye wear so that they can use their benefits with in-network optometrists. House Bill 156 allows us to assure that

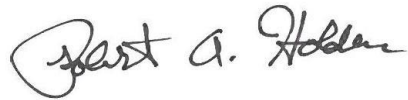
3774 LaVista Road, Suite 101 • Tucker, GA, 30084 • (404) 634-8911 • navcp.org

in-network sources will be available to consumers through contractual provisions and statutory guarantees.

Conclusion

NAVCP believes that House Bill 156 benefits consumers and vision care providers alike while allowing our member plans the flexibility to present a wide range of affordable and quality eye wear and vision care services to Ohio employers and consumers. We are pleased to support House Bill 156.

Sincerely,

A handwritten signature in black ink that reads "Robert A. Holden". The signature is written in a cursive style with a large, looped initial "R".

Robert A. Holden
State Government Affairs Director