



Representative C. Allison Russo
The Ohio House of Representatives

Chairman Brinkman, Vice-Chair Antani, Ranking Member Boggs, and fellow members of the House Insurance Committee: today, I am happy to provide sponsor testimony for House Concurrent Resolution 27 to urge the Centers for Medicare and Medicaid Services (CMS) to immediately issue a COVID-19 emergency special enrollment period (SEP) through the Health Insurance Marketplace (also known as HealthCare.gov) for individuals who have lost their health care insurance coverage due to the COVID-19 Pandemic. CMS manages the Health Insurance Marketplace and is authorized to establish an emergency SEP for individuals affected by a FEMA-declared emergency or major disaster.¹ In recent years, an emergency SEP has been established by CMS for individuals impacted by hurricanes, regional flooding, and wildfires. FEMA issued a Major Disaster Declaration for the COVID-19 Pandemic in Ohio on March 31, 2020.²

Nearly 744,00 people in Ohio, or 6.5% percent of the state's population³, lacked health insurance coverage *before* this pandemic began; however, the widespread economic dislocation that generated nearly 1.2 million claims for unemployment insurance through early May⁴ will likely cause further health coverage losses. While Ohio is a Medicaid expansion state and will fare better than non-expansion states in its ability to mitigate some of the projected increases in the number of uninsured, the Marketplace exchange, which is significantly subsidized for individuals making between 139%-400% of federal poverty level, serves as an additional stopgap to our uninsured rates. Currently, 197,000 Ohioans are enrolled through the exchange for 2020, and this option is especially important for those who do not have access to coverage through an employer, those who have recently lost employer coverage, or those who don't qualify for Medicaid.

Health insurance makes consumers significantly less likely to delay seeking necessary care because of cost. COVID-19 patients often also experience other related illnesses. Comprehensive insurance that covers services for all conditions relieves COVID-19 patients of the fear that if they reach the hospital and turn out to have a different illness, they could be forced to pay exorbitant sums. Those fears could lead some who do not know that they have COVID-19 to delay care, further slowing detection and accelerating the pandemic's spread. For non-COVID-

¹ <https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/8-9-natural-disaster-SEP.pdf>

² <https://www.fema.gov/disaster/4507>

³ Health Insurance Coverage in the United States: 2018

<https://www.census.gov/library/publications/2019/demo/p60-267.html>

⁴ Ohio Department of Job and Family Services <http://jfs.ohio.gov/ocomm/pdf/Ohio-Initial-Jobless-Claims.pdf>



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related care, the expected increase in uncompensated care costs for uninsured Ohioans will be shifted to businesses, private insurance holders, and state social service funds.

As a reminder, Ohio utilizes the federal exchange and cannot issue an emergency SEP without federal action. Thirteen of the 14 states with state-administered exchanges have already issued emergency SEPs as a means to protect residents and facilitate access to COVID-19 testing and treatment. The prevalence and proliferation of COVID-19 outside of the annual Marketplace open enrollment period clearly meets the threshold for an exceptional circumstance and provides the justification necessary for CMS to issue an emergency SEP for the federal exchange so that Ohioans without comprehensive insurance can immediately enroll.

Encouraging CMS to create a COVID-19 emergency SEP is just one of many important steps we can take to broaden the circle of coverage during the current pandemic. Moreover, there is widespread stakeholder support for doing so from a broad coalition of insurer and health care organizations, including:^{5,6}

- America's Health Insurance Plans
- Blue Cross Blue Shield Association
- American Association on Health and Disability
- American Cancer Society Cancer Action Network
- American College of Obstetricians and Gynecologists
- American Diabetes Association
- American Federation of State, County & Municipal Employees
- American Federation of Teachers
- American Psychological Association

Thank you for allowing me to testify today, Mr. Chairman. I would be happy to answer any questions.

⁵ https://younginvincibles.org/wp-content/uploads/2020/03/Request_Emergency-Special-Enrollment-Period-to-Combat-COVID-19.pdf

⁶ <https://www.ahip.org/wp-content/uploads/AHIP-and-BCBSA-Legislative-Recommendations-03.19.2020.pdf>