



November 6, 2019

Chairman Hackett  
Senate Insurance and Financial Institutions Committee  
Ohio Senate  
1 Capital Square  
Columbus, Ohio 43215

Dear Chairman Hackett,

On behalf of the Ohio Association of Health Plans (OAHP), thank you for the opportunity to offer testimony in opposition to Senate Bill 148 (SB 148), legislation that would require health care consumers to pay more for the services they receive.

The Ohio Association of Health Plans (OAHP) is the state's leading trade association representing the health insurance industry. OAHP's member plans provide health benefits to more than 9 million Ohioans through employer-sponsored coverage, the individual insurance market, and public programs such as Medicare, Medicaid and the Federal Insurance Marketplace.

Today, OAHP is laser focused on ensuring Ohioans have access to affordable, quality health care. **Simply put, SB 148 will not protect Ohioans and it is the wrong direction.**

- ***SB 148 will require Ohioans to pay MORE not less for dental care.*** If plans and providers are prohibited from entering into contractual arrangements that extend to dental consumers discounts for services that are not covered under their dental plans, ***consumers will face higher health care costs through uncertain out of pocket obligations*** – as they will now be required to pay the provider's full billed charges without the benefit of the fee negotiated on their behalf by their dental plan.
- ***SB 148 will erode important quality and cost provider networks benefits for Ohio consumers*** - by removing any incentives for consumers to use network providers for non-covered services and limiting the ability of dental plans to develop and maintain their own network of labs as a way of ensuring quality of materials and lowering costs for the enrollees.

To that end, OAHP urges you to thoughtfully consider the impact that this bill will have on Ohio's health care consumers. Consumers of health care have dealt with great change and uncertainty in recent years. If enacted, ***SB 148 would only add to such uncertainty and further burden Ohio's families in having to cover more of their health care costs.*** This threatens to deter Ohioans from

addressing one of the core components of their health care needs – dental. OAHF urges you to vote against SB 148.

Sincerely,

Miranda C. Motter  
President and CEO  
Ohio Association of Health Plans