

Chairman Brinkman, Vice Chair Lampton, Ranking Member Miranda, thank you for the opportunity to testify today regarding HB 675. I'm Tracy Cartwright I co-own and operate Classic Insurance & Financial services Co in Mansfield. My business partner & I started the company in 2007 and we have focused solely on senior health insurance since 2009. I am the current president of NAIFA the National Association of Insurance & Financial Advisors state chapter.

When the Ohio admin code 3901-8-09 was open for the 5-year review in 2016 I was unable to contact the Commonsense initiative in time. This year NAIFA worked with the Department of Insurance to ease the prohibitions in the current statute. Instead of receiving concrete examples of why the prohibitions necessary, we instead received general statements of the importance of protecting senior citizens from solicitations and an erroneous assertion that the prohibitions mirror federal law. A law for an entirely different product.

The prohibitions extend so far as to forbid advisor-initiated communications by advisors with people they know personally, including those they worship with, attended school with, or know through community-oriented associations. The current rule also bans advisor-initiated communications in any form except for direct mail or with

someone who has an existing business relationship. Email, social media messaging, even the door hangers that many political candidates use when knocking on doors are prohibited.

Ohio is out of step with other states on this issue. Ohio's prohibitions are unheard of in other states, except California, and those states aren't reporting issues with senior citizens being solicited for Medicare supplemental insurance.

This rule did not stop unsolicited contact from out of state call centers and third-party marketing organizations. As an example, one of my employees received 43 calls last month. I have taken a few of these calls to try to find out where they are calling from, however they hang up before giving me any information. The last one became upset with my questions and told me to "go up on your roof jump off and kill yourself" These call centers are not marketing Medicare supplements they are marketing Medicare Advantage plans, and that activity is against federal marketing rules.

Limiting how NAIFA members can initiate contact with potential clients on Medicare supplemental insurance does a disservice to the advisor and the senior population.

Many times, I have had conversations with current clients who have been given incorrect information from Doctors, Pharmacist, and senior centers but we as insurance professional are being regulated out of business in Ohio. We should encourage robust, informative conversations between educated advisors and potential clients to maximize their knowledge of Medicare and optional coverage, not muzzle it.

The overreach of the department of insurance makes it almost impossible for insurance professionals in Ohio to continue to market their services and remain in business and stay focused on helping seniors navigate the complexities of Medicare supplements.

I fear if left unchecked the department of insurance may begin drafting rules for the marketing of other insurance products such as final expense, long term care, or annuities.

Thank you for the opportunity to testify today. I'd be happy to answer any questions you may have.