

The logo for the Ohio Association of Health Plans features a stylized lowercase 'i' on the left. The dot of the 'i' is a light blue circle, and the stem is a dark blue shape that curves to the right. To the right of the 'i' is the text 'Ohio Association of Health Plans' in a bold, red, sans-serif font.

Ohio Association of Health Plans

November 16, 2021

Chairman Derek Merrin
House Insurance Committee
77 S. High St., 13th Floor
Columbus, Ohio 43215

Dear Chairman Merrin,

On behalf of the Ohio Association of Health Plans (OAHP), thank you for the opportunity to offer testimony in support of House Bill 443 (HB 443), legislation that will help employers afford health care coverage for their employees.

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.

The Ohio Chamber of Commerce has continuously stated that Ohio employers' number one concern is the cost of healthcare. **The cost of health insurance is mirror of what healthcare costs.** This means that if the cost of healthcare is high, that will be reflected in the cost of insurance premiums. Further, if the cost of healthcare increases or certain services are mandated to be covered this increase will be reflected in the cost of premiums.

Everyday employers are making the hard decision of if they can afford to offer health insurance to their employees. It's easy to understand why when hearing that employer premium contributions for family coverage has increased 22% from 2016 to 2021¹. These increases are not unsubstantiated. They are a direct result of the ever-increasing cost of healthcare and coverage of additional services, i.e. mandated coverage.

Health insurance mandates are usually designed to broaden access to certain services; however, it can unintentionally have the opposite effect as coverage of a new service will increase the cost of health insurance premiums. For most, health insurance is access to healthcare. Over 50% of Ohioans get their health insurance through their employer², therefore if an employer cannot afford to offer coverage anymore because of increasing costs, this will drastically limit access to healthcare to many Ohioans.

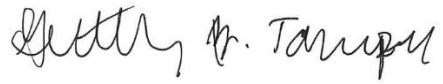
Therefore, OAHP supports HB 443 as it is an important step towards controlling healthcare costs for employers and the Ohioans that receive their insurance benefit.

Thank you for the opportunity to comment on HB 443 on behalf of the more than 9 million Ohioans to whom member plans provide health care coverage. We stand ready to work with policymakers to develop meaningful solutions that address cost and access to healthcare for Ohioans.

¹ <https://files.kff.org/attachment/Summary-of-Findings-Employer-Health-Benefits-2021.pdf>

² <https://oahp.org/wp-content/uploads/2021/06/OAHP-Overview.pdf>

Sincerely,

A handwritten signature in black ink, appearing to read "Gretchen Blazer Thompson". The signature is written in a cursive style with a large initial "G".

Gretchen Blazer Thompson
Director of Government Affairs