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June 7, 2023

Representative Brian Lampton  
Chair, Ohio House Insurance Committee  
77 South High Street, 13<sup>th</sup> Floor  
Columbus, OH 43215

Dear Chairman Lampton:

I am writing on behalf of our 20,000 small business members regarding House Bill 152. This legislation will mandate coverage of hearing aids and other prescribed services, for individuals 21 and under, who are covered under fully-insured health, public employee benefit, and Medicaid plans. Per the Legislative Service Commission fiscal note, we believe the provisions of this bill could result in increased premiums for our members who purchase health insurance for themselves and their employees in the fully-insured marketplace. Please know, passage of House Bill 152 will not provide coverage for all Ohioans. Federal ERISA law exempts self-insured plans (generally larger companies) from being regulated by state insurance laws. We believe there is a solution that may help all Ohioans.

There currently exists a program through the Ohio Department of Health, the Ohio Hearing Aid Assistance Program (OHAAP)<sup>1</sup>. OHAAP provides assistance to families with children, birth to twenty-one years of age, with hearing impairments to purchase hearing aids, earmolds, assistive listening devices, external cochlear implant processor replacements, and/or hearing aid batteries. OHAAP is available to families with incomes at or below 400 percent of the federal poverty level, which is \$120,000 this year<sup>2</sup>. There is a max cost sharing of \$20 based upon income level<sup>3</sup>. We believe the committee should evaluate how this existing program could be enhanced to provide the benefits contained in House Bill 152 for all Ohioans, including everyone in the private sector.

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<sup>1</sup> <https://odh.ohio.gov/know-our-programs/hearingaid-assistance/ohaap>

<sup>2</sup> <https://jfs.ohio.gov/owd/WorkforceProf/Docs/FPGLLSIL.stm>

<sup>3</sup> [https://odh.ohio.gov/wps/wcm/connect/gov/28bc7f33-8b03-4398-bc77-0ca3cb367c20/2023+Guidelines+-+FPR+and+Family+Sliding+Scale+Fee-UPDATE.pdf?MOD=AJPERES&CONVERT\\_TO=url&CACHEID=ROOTWORKSPACE.Z18\\_K9I401S01H7F40QBNJU3SO1F56-28bc7f33-8b03-4398-bc77-0ca3cb367c20-on14YdT](https://odh.ohio.gov/wps/wcm/connect/gov/28bc7f33-8b03-4398-bc77-0ca3cb367c20/2023+Guidelines+-+FPR+and+Family+Sliding+Scale+Fee-UPDATE.pdf?MOD=AJPERES&CONVERT_TO=url&CACHEID=ROOTWORKSPACE.Z18_K9I401S01H7F40QBNJU3SO1F56-28bc7f33-8b03-4398-bc77-0ca3cb367c20-on14YdT)

Thank you for the opportunity to provide comments on House Bill 152.

Sincerely,

A handwritten signature in blue ink, appearing to read "Chris J. Ferruso". The signature is fluid and cursive, with the first name "Chris" and last name "Ferruso" clearly legible.

Christopher J. Ferruso  
State Director