

# Testimony in Support of HJR 2

## William Geraci, October 28, 2025

Chair Hall, Members of the Government Oversight Committee —

My name is Bill Geraci. I own an insurance agency in Sunbury, House District 61. For 24 years, I've helped employers manage the rising cost of health insurance.

When Ohio business owners renew their plans, they think they're negotiating with insurers. But behind every quote — Washington is in the room. Silent. Invisible. Expensive.

For every \$10,000 spent on coverage, up to \$1,500 vanishes into compliance. That money doesn't buy care. It funds paperwork, consultants, and permission slips — the quiet price of proving obedience to a system that forgot who pays the bills.

That's not healthcare. That's control disguised as protection.

Over the last decade, four federal agencies — HHS, DOL, IRS, and CMS — have layered rules on top of rules. To a small employer in Lima or Chillicothe, it's not oversight — it's overreach.

\$50,000 a year in compliance costs? That's a raise that never happened. A hire that couldn't be made.

Ohio has always led with local solutions. We built hospitals and trained nurses long before Washington wrote its first regulation. When care decisions stay close to home, they're faster, cheaper, and more humane.

This isn't about ideology. It's about ownership — who governs the cost of care for Ohio families.

Our founders designed a balance — between federal and state authority — to protect citizens from distant control. That's Federalism: keeping governance close to the people it serves.

Across the country, leaders are re-examining that balance. An Article V, state-led convention to propose limited amendments is the constitutional tool the Founders gave us to restore it.

Because when states control what they fund — families can afford what they need.

So I ask this committee to recognize the cost of this drift — and have the courage to ask the constitutional question: Where should the line of authority be drawn?

Because freedom isn't granted by paperwork — it's protected by principle. And transparency isn't rebellion — it's leadership.

I respectfully ask you to pass HJR 2. Thank you.