



**House Bill 21
Opponent Testimony**

Gary Dougherty
Director, State Government Affairs
American Diabetes Association®
House Insurance Committee
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Chairman Lampton and Members of the House Insurance Committee:

My name is Gary Dougherty and I am the Director of State Government Affairs for the American Diabetes Association® (ADA), the nation's leading voluntary health organization fighting to bend the curve on the diabetes epidemic. Founded in 1940, the ADA is comprised of people with diabetes, healthcare professionals, research scientists, and other concerned individuals. The ADA's mission is to prevent and cure diabetes and to improve the lives of all people affected by diabetes.

An estimated 38 million Americans, including more than 1.2 million Ohioans, or 11.3% of the adult population, have diagnosed diabetes,¹ a chronic illness that requires continuing medical care and ongoing patient self-management to prevent acute complications and reduce the risk of long-term complications. Ensuring all people with and at risk for diabetes have access to adequate and affordable health care is among ADA's principal policy priorities.

I regret that I am unable to join you today; however, I wanted to share with you why the ADA opposes House Bill 21 which seeks to exempt health care sharing ministries from the state's insurance laws. The bill also proposes to exempt public university students who are members of health care sharing ministries from their school's insurance coverage requirement.

ADA understands the need to look for ways to increase access to affordable health coverage; however, we believe health care sharing ministries and other plans that merely resemble insurance do not provide the necessary level of coverage.

Diabetes is an expensive chronic disease. Americans with diabetes have medical expenses approximately 2.6 times higher than those who do not have diabetes.²

ADA strongly believes that insurance coverage is a cost saving measure. Successfully managing diabetes without health insurance coverage is virtually impossible. Those with diabetes who do not have health coverage for necessary services run a higher risk of developing diabetes-related complications like stroke, blindness, kidney failure and amputations because they cannot afford the care required to manage the disease.

Whereas ADA appreciates HB 21 has been amended to require a health care sharing ministry to retain members after they develop a medical condition, these entities often lack the key benefits offered by insurance – particularly



coverage of pre-existing conditions, preventive services, and prescription drug coverage – that are critically important for people with chronic diseases like diabetes. Even disclosures such as “This is not insurance” can be easily missed or misunderstood, especially when the language surrounding these disclaimers projects the appearance of an insurance product. The result often creates unintended problems for the people we represent.

In testimony on this bill and similar legislation last session, assertions have been made that health care sharing ministries are “certainly not insurance,”³ “voluntarily share each other’s unexpected medical burdens,”⁴ and “do not...guarantee payment of medical bills.”⁵ Whereas these statements are undeniably true, they do not reassure people with chronic diseases like diabetes that their care and treatments will be covered.

By relying on what may seem to be a lower cost option, consumers may not realize that the coverage they are purchasing does not actually provide the benefits they expect. While these plans may work in the short-term for some, individuals with diabetes are better served by coverage that is subject to the full suite of consumer protections found in state law.

We have concerns for those individuals with diabetes who need robust, comprehensive coverage if the state were to allow health care sharing ministries to continue to act like insurance without oversight from the state’s regulatory process. For that reason, the American Diabetes Association® urges you to oppose HB 21.

Thank you very much for your attention. If you have any questions, please direct them to me at gdougherty@diabetes.org and I will do my best to answer them for you.

¹ https://diabetes.org/sites/default/files/2025-02/adv_2024_state_fact_sheets_2_20_25_final_oh.pdf

² Ibid.

³ Katie Talento, March 4, 2025, testimony on HB 21

⁴ Lindsey Swindle, March 4, 2025, testimony on HB 21

⁵ Katie Talento, June 18, 2024, testimony on HB 474