



April 8, 2025

Chairman Brian Lampton  
House Insurance Committee

The Honorable Chair Lampton, Vice Chair Craig, Ranking Member Tims, and Members of the Insurance Committee:

**RE: SUPPORT, HB 24 – Provide Medigap policy for certain Medicare-eligible individuals**

Let me begin by thanking you for your time and for your consideration of HB 24. My name is Alex Meixner and I work for The ALS Association, America's largest organization focused on helping people living with ALS, and we urge your support of this important bill.

At the ALS Association, we have one overriding goal: making ALS livable until we can cure it. What does making ALS livable mean?

It means that the roughly 989 Ohioans who currently have ALS can remain in their homes under family-based care instead of needing to spend down their savings to bankruptcy, enroll in Medicaid, and transfer to an in-patient care facility.

It means that Ohioans living with ALS have access to the medical equipment they need to improve and maintain their quality of life, from power-wheelchairs that allow for mobility to speech devices that let them to talk with loved ones even after ALS has taken their ability to physically speak.

Perhaps most importantly, it means that Ohioans living with ALS can spend their last months focused on their family and friends instead of spending that time focused on navigating the red tape of insurance denials and terrified of medical debts that will outlive them.

HB 24 would help make ALS livable in those and other ways for the roughly 410 Ohioans living with ALS under the age of 65 by giving them access to the same affordable Medigap coverage that Ohioans over the age of 65 already enjoy. Ohioans living with ALS under the age of 65 should not be penalized for being too young when they get sick, and this bill would help fix that.

Specifically, HB 24 would:

- ensure that Medicare-eligible Ohioans newly diagnosed with ALS or End-Stage Renal Disease under the age of 65 have the same right to purchase affordable Medigap plans as Medicare-eligible Ohioans diagnosed with ALS or End-Stage Renal Disease over the age of 65
- ensure that Medicare-enrolled Ohioans previously diagnosed with ALS or End-Stage Renal Disease under the age of 65 prior to this bill going into effect have a one-time opportunity to purchase affordable Medigap coverage, mirroring the opportunity that newly-diagnosed Ohioans would have after this bill goes into effect

- ensure that all Ohioans enrolled in a Medigap plan have an annual opportunity to switch from one Medigap carrier to another as long as they stay within the same level of plan, i.e. you could switch from a Medigap Plan G offered by Aetna to a Medigap Plan G offered by Anthem if you were unhappy with price hikes or bad service
  - essentially, this provision would allow Medigap enrollees, including seniors, to periodically shop around for better Medigap insurance rates, just as we are already able to do for our car insurance, homeowners insurance, etc.

HB 24 would not:

- cost any government funds, as Medigap enrollees pay for their own coverage
- create a general open enrollment period which could allow healthier seniors to delay purchasing coverage
- destabilize Ohio's Medigap insurance market; 17 states have already passed similar laws, some dating back to the 1990s, and their Medigap markets are doing just fine
- lead to significant price increases for seniors, as evidenced by a recent actuarial report by HMA which estimates the impact of this legislation on premiums for Ohio's overall Medigap market to be 0.2%, or about 40¢ per month, which is only a small fraction of the typically annual Medigap premium hike of 6 – 8% per year or more
  - for example, I spoke to an insurance agent last week who shared the following recent premium price increase information for a few of the largest Medigap carriers operating in Ohio:

<b>Medigap Plan G Rate Increases for a 65 y/o non-smoking male in Columbus, OH</b>	
Cigna	10.2% increase in 2024 (2025 data was not yet available)
Mutual of Omaha	30% increase in 2025
United Healthcare	25% increase in 2025

To sum things up: Passing this legislation would be life-changing for Ohioans living with ALS under the age of 65 who are currently barred from using their own money to purchase the Medicare supplemental coverage they need. It would also be hugely beneficial to seniors who would gain the flexibility to periodically shop around for a better price on their existing Medigap plans. Finally, it also has the potential to save the state up to \$3.2M in Medicaid spending by delaying or eliminating the need for enrollment for these individuals.

Thank you for the opportunity to testify in support of HB 24, and I hope you will support it as well.



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