



8 April 2025

Dustin Holfinger  
American Heart Association  
House Insurance Committee  
HB 99 -- Opponent Testimony

Good afternoon, Chair Lampton, Vice Chair Craig, Ranking Member Tims, and members of the House Insurance Committee. My name is Dustin Holfinger, and I am the Ohio Government Relations Director for the American Heart Association (AHA). On behalf of the AHA, I appreciate the opportunity to express our concerns regarding House Bill 99.

The American Heart Association has long advocated for healthcare that is affordable, comprehensive, and understandable. While we support efforts to lower healthcare costs, this proposal falls short. Instead of providing true affordability, it exposes enrollees—particularly farming families—to significant financial and health risks by failing to ensure adequate coverage.

Healthcare policies that fail to provide comprehensive benefits don't just put individuals at risk—they shift the financial burden elsewhere. Plans with weak coverage may seem more affordable upfront, but they often exclude essential health benefits like emergency services, prescription drugs, and chronic disease management. This means that when an enrollee experiences a serious health issue—like a stroke or heart attack—they often end up in the emergency room with enormous medical bills they cannot pay.

Additionally, network adequacy is a major concern. Regulated health plans must meet standards to ensure access to primary care, rehabilitation, preventive services, and emergency care. This is particularly concerning for the AHA as the communities we represent oftentimes need access to emergency services, outpatient care, rehabilitation, and specialty physicians. These important and medically necessary physicians and health services can also be some of the most expensive.

Without regulation and oversight of network adequacy, the physicians and services CVD patients rely on could be excluded from provider networks altogether.

Lastly, we oppose any proposal that would exempt health benefit coverage from state regulation. States have long taken the lead in protecting patients by addressing insolvencies and fraud and maintaining competitive markets. States have the history, resources, and local expertise to serve in this role; we strongly urge oversight by the Department of Insurance.

The American Heart Association is committed to ensuring that all Ohioans have access to affordable, comprehensive, and reliable healthcare coverage. Senate Bill 100 undermines these principles by weakening

consumer protections, exposing families to financial risk, and threatening the stability of Ohio's healthcare system.

We urge you to reject this proposal and instead support policies that lower costs without sacrificing coverage and consumer protections for all Ohioans.

Thank you again for the opportunity to submit our concerns regarding House Bill 99.