



May 13, 2025

Chairman Brian Lampton
House Insurance Committee
77 S. High St., 13th Floor
Columbus, Ohio 43215

Chairman Lampton, Vice Chair Craig, Ranking Member Tims, and members of the House Insurance Committee: my name is Megan Richwine, and I am the Director of Government Affairs for the Ohio Association of Health Plans (OAHP). On behalf of OAHP, thank you for the opportunity to offer written, opponent testimony to House Bill 24.

OAHP is the state's leading trade association representing the health insurance industry. Our member plans provide health benefits to nearly 9 million Ohioans through employer-sponsored coverage, the individual insurance market, and public programs such as Medicare, Medicaid, and the Federal Insurance Marketplace. In short, our members offer a broad range of health insurance products to Ohioans in the commercial marketplace and are committed partners in public programs.

This bill shifts the costs of care for the disabled and ESRD population to vulnerable seniors on fixed incomes. Many Medicare Supplement (Medigap) enrollees are lower income and live in rural areas. Therefore, shifting the expense of under-65 disabled populations onto seniors with Medigap policies would add a significant burden to this vulnerable group, many of whom have been paying for Medigap coverage for many years and are often on very tight budgets. We encourage policymakers to consider alternatives that will help the under-65 disabled and ESRD population without shifting costs to seniors who rely on Medigap coverage.

HB 24 would also create an annual open enrollment period for the under-65 Medicare eligible population for Medigap plans and increase premiums for seniors while undermining the health and stability of the Medigap market in Ohio. Medigap insurance helps protect people eligible for Medicare from high out-of-pocket costs not covered by traditional Medicare. Medigap coverage allows seniors – many of whom are on fixed incomes – to budget for medical costs and avoid the confusion and inconvenience of handling complex medical bills.

OAHP urges the committee to consider opposing HB 24 in its current form to protect these Ohioans from increased costs they may not be able to afford.