



Senator Susan Manchester

12th District

Ohio House of Representatives Insurance Committee

May 13th, 2025

Senate Bill 100 – Sponsor Testimony

Chair Lampton, Vice-Chair Craig, Ranking Member Tims, and other members of the Insurance Committee. Thank you for providing the opportunity to give Sponsor Testimony on Senate Bill 100. Senate Bill 100 creates an opportunity for a more affordable healthcare coverage plan for members of Ohio Farm Bureau who are currently without healthcare coverage, helping close the gap of Ohioans without an option.

I grew up on my family's farm in Auglaize County and am proud to represent the number one agriculture district in the state. I understand how hardworking and dedicated our farmers are. I also understand how important it is to support our farmers, and I understand how this support impacts so many other parts of the state.

With more than 76,000 farms, agriculture is Ohio's largest industry. In fact, the farm and food sector adds almost \$120 billion to the state's bottom line each year and employs over 1.6 million people, equaling one in eight Ohioans tied to food production. Many of our farmers must work off the farm to obtain health insurance for themselves and their families. The Farm Bureau Health Plan provides another option for farmers and about 678,000 Ohioans who are without an affordable insurance option.

The health plan is an individually evaluated plan, self-governing and self-funded for members of Farm Bureau, making the plan exempt from regulation and not subject to Affordable Care Act (ACA) guidelines. Enrollees in the Farm Bureau Health Plan maintain consumer protections and options to seek recourse if necessary. The plan makes for the ideal insurance option for Ohioans who are self-employed and do not qualify for ACA subsidies.

As amended, and unanimously voted out of the Senate, the bill includes language that requires a disclaimer, in writing, that the Farm Bureau Health Plan is not insurance, and is therefore not subject to state insurance laws, and cannot be marketed as such. The amendment allows for full

transparency between the Farm Bureau and the consumer, ensuring that the consumer chooses the health care plan that is best for them.

Tennessee has implemented this health plan option through Farm Bureau Health Plans since 1947 and is serving more than 200,000 members. Tennessee is just one example of this plan's success. Other states such as Indiana, Iowa, Kansas, South Dakota and Texas, have implemented highly successful models. Ohio farmers deserve to be added to this list. If approved by this General Assembly before July 1st, farmers in Ohio could see plans offered to them by the end of this calendar year, which would remove a burden as they project their 2026 farm outlooks.

The Farm Bureau Health Plan creates another option for Ohioans to choose from to guarantee the best healthcare benefit coverage for themselves and their families. Through a broad range of options and coverage, farmers can give their full focus to what they do best – farm.

Thank you again for the opportunity to testify today and I am happy to answer any questions you may have.