

Chairman Lampton, Vice Chair Craig, Ranking Member Tims, and members of the House Insurance Committee, my name is Bill Patterson, and I serve as the President of the Ohio Farm Bureau Federation Board of Trustees. On behalf of the more than 60,000 Ohio Farm Bureau member families, I appreciate the opportunity to present proponent testimony on Senate Bill 100, legislation that stands to significantly benefit Ohio's agricultural community.

For more than 100 years, Ohio Farm Bureau has been at the forefront of advocating for policies that support our state's farmers. SB 100, introduced by Senator Susan Manchester, and HB 99 introduced by Representative Bob Peterson, which you heard in this committee as well, align with our mission to provide innovative solutions to the challenges faced by farm families. This bill would enable Ohio Farm Bureau to offer individual health plans to our members, addressing a critical need for affordable and accessible healthcare options in rural Ohio

While I now represent our entire organization as board president, I was elected by members of Ashtabula, Geauga, Lake, and Trumbull counties in 2011. In addition to working for our members and volunteer leaders, I currently farm with my family, raising apples, strawberries, peaches, and producing maple syrup. Our agritourism operation includes a farm market, bakery, fall fun fest, Pick-Your-Own apples and strawberries, and a wedding venue. Every growth and expansion of our farm has been to help solve a problem or address a need, and now my role as President at Ohio Farm Bureau is to help address the problems and needs of our members throughout the state.

We have long known the struggles of having to balance the healthcare needs of our family as we diversify our operation, not only expanding the operations of our farm, but expanding the generations of our family on the farm. As we have had the opportunity to employ more people both in our family and outside of our family, we took advantage of Ohio Farm Bureau's Health Benefit Plan, our organization's MEWA, and have been pleased with the result this option has given agricultural businesses, like ours, in Ohio. But as someone who has the great privilege of traveling the state and engaging with our members, I know that option still doesn't fully close the gap our members are facing with healthcare coverage, and that is where Farm Bureau Health Plans will serve a significant need in our community. While our farm may or may not benefit from this unique opportunity, my mission is to address the needs of all Ohio farmers and create a stronger agricultural community in our state.

While every farm we represent is unique, struggling to address healthcare needs is something almost every farm family in Ohio has had to address at some point. As we have been engaging in this space, both through the MEWA and the emerging

opportunity for Farm Bureau Health Plans, we have consistently heard how many of our members are making their business and family decisions based on this one issue alone.

Some of the specific examples shared with me and other leaders within our organization include a farmer who wants to retire from farming full-time and let his adult children take over operations, but cannot afford the insurance premiums. They want to set up the next generation, but struggle to find options that would allow them to do so.

On the flip side, we have heard from members who would like to go back to the farm full-time, but after holding off-the-farm employment the majority of their adult lives, have apprehensions about giving up those employer benefits, like health insurance, to go back to the farm. They have no safety net.

For those who do find plans within the marketplace that seem to fit their needs, they are constantly struggling to stay within their yearly projected income to avoid being fined or penalized if their income projections for the year fluctuate. Most know it is nearly impossible to project the weather, yields and the future grain markets when selecting your plan in December, so projecting income to choose your health plan is not a model that works well for this community.

And this only scratches the surface of the barriers we hear that inhibit farmers and families from feeling they have what they need to move forward in their agricultural businesses. While employer-sponsored plans and subsidized marketplace plans will always be the best options for our members when available, the current system is just not friendly for many of our farm families, and they are left with monthly plan premiums higher than their mortgages, instability of available plans, or worse, no coverage at all.

Farm Bureau Health Plans will help close the gap for our members without healthcare coverage and offer stability to a group of Ohioans who have little control over many aspects of their businesses. These are complex problems that need creative and out-of-the-box solutions. These plans have a tenured track record of providing results to a niche group of consumers—they are a solution to a problem so many Ohioans are facing, and a solution where the results are known and positive.

As you have heard during prior hearings of this bill and HB 99, Ohio would join an existing network of State Farm Bureaus who have passed similar legislation. In the past few months Missouri, Alabama and Florida have all passed legislation to give their farmers access to Farm Bureau Health Plans. If we add Ohio to that list in the coming week, we could make a huge impact on the financial decisions farmers will be making in

the fall and winter months. Having this option will not only impact their bottom line, but their physical health and mental health as well, to remove a burden from their list.

Ohio Farm Bureau has been here for more than 100 years and our mission is to serve our members. Every day, our volunteers and staff are looking for ways to help Ohio's farmers thrive and be successful, and if we don't take care of our members, we won't exist long term. It will always be in our best interest to offer our members options that will help them thrive and be successful.

We would like to thank Senator Manchester and Representative Peterson for their work on this issue, and thank the members of this committee and the Senate committee for all the good conversations and questions. We believe SB 100 will be a lifeline for many Ohio farmers, and we ask for your support of this bill. Chairman Lampton, Vice Chair Craig, Ranking Member Tims, thank you for your time today, and I'm happy to field any questions you might have.