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Senate Bill 100 - Opponent Statement
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Chairman Lampton, Vice Chair Craig, Ranking Member Tims, and Members of the Committee, thank you for the opportunity to provide testimony in opposition to SB 100. My name is Michelle Weiss, and I am submitting this testimony on behalf of the Ohio Hematology Oncology Society (OHOS), representing over 220 hematology and oncology providers across Ohio. Our mission is to advocate for policies that ensure cancer patients receive high-quality, comprehensive, and affordable care.

While we understand the intent behind SB 100—to expand health care options for Ohio's agricultural community—we have significant concerns about the potential implications for patients with serious and chronic illnesses, particularly those battling cancer. SB 100 proposes to allow certain nonprofit agricultural membership organizations to offer health benefit plans exempt from state insurance regulations. This exemption raises several critical issues:

1. Lack of Essential Consumer Protections

Cancer treatment necessitates comprehensive and continuous care, including chemotherapy, radiation therapy, and access to advanced treatments. Under SB 100, these agricultural health plans would not be bound by Ohio's insurance regulations, which could result in:

- **Exclusion of essential health benefits:** Plans may not cover necessary services such as hospitalization, prescription drugs, or preventive care.
- **Imposition of annual and lifetime coverage limits:** Patients could face caps on benefits, leading to significant out-of-pocket expenses once limits are reached.
- **Denial of coverage for pre-existing conditions:** Individuals with a history of cancer or other chronic illnesses might be denied coverage or face higher premiums.

The Government Accountability Office (GAO) has reported that certain alternative health coverage arrangements, like those offered by some Farm Bureaus, are generally not subject to federal and state requirements for health insurance, including coverage for pre-existing conditions and essential health benefits.

2. Risk of Consumer Confusion

Consumers may not fully comprehend that these plans are not traditional health insurance and lack the protections of regulated insurance plans. Without clear disclosure requirements, individuals might unknowingly enroll in plans that do not cover necessary cancer treatments, leading to financial hardship and delays in care. The GAO report highlighted that benefits varied across these alternative plans, which could contribute to consumer misunderstanding.

3. Harm to Cancer Patients and High-Risk Individuals

The use of medical underwriting in these plans could lead to higher costs—or outright denial of coverage—for individuals with pre-existing conditions such as cancer. This creates a two-tiered system where healthier individuals may receive lower-cost plans, while those with serious medical needs are left without affordable coverage options. Cancer patients cannot afford to gamble with their health care, and SB 100 would create significant uncertainty about their ability to access life-saving treatments.

4. Impact on the Broader Insurance Market

Allowing these unregulated plans to operate outside of Ohio's insurance laws could draw healthy individuals away from the traditional insurance market, leading to higher premiums for those remaining in comprehensive plans. This fragmentation of the market disproportionately harms those who rely on consistent, high-quality care—including cancer patients who require extensive treatment.

The Ohio Hematology Oncology Society urges lawmakers to consider the serious risks posed by SB 100 to Ohioans facing cancer and other chronic illnesses. Access to comprehensive, regulated, and reliable health coverage is essential to ensuring patients receive the care they need without financial devastation. We respectfully ask the committee to oppose SB 100 and instead support policies that expand access to affordable, high-quality health care for all Ohioans, not just select groups.

Thank you for your time and consideration. I am happy to answer any questions the committee may have.

OHOS Board Members

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