October 7, 2025

Representative Brian Lampton
Chair, Insurance Committee
Ohio House of Representatives
77 South High Street
Columbus, OH 43215

Chair Lampton,

On behalf of NFIB's nearly 21,000 members in Ohio, thank you for the opportunity to provide interested party testimony on House Bill 271, which revises the law regarding health insurance coverage of breast or cervical cancer screenings and examinations. We understand the need for early detection of cancer, and support efforts to expand access to screening and examination services. However, we are concerned that the as-introduced version eliminates the current-law reimbursement rate benchmark of 130% of Medicare reimbursement for certain services. At a time when healthcare costs are skyrocketing, eliminating one of the few cost-control mechanisms available will only make the problem worse.

For reference, NFIB is a small business trade association founded over 80 years ago that is dedicated to representing the interests of small and independent businesses across our state and nation. NFIB's mission is to promote the right of our members to own, operate and grow their businesses. NFIB members come from all industry sectors and each of the 88 counties across Ohio. Our average member has 20 or fewer employees and has less than $2 million in annual gross receipts.

Under current law, the required reimbursement rate for breast cancer screenings must not exceed 130% of the Medicare reimbursement rate in Ohio. Instead of potentially adjusting this percentage, House Bill 271 eliminates it altogether. Tying reimbursement rates to Medicare is one of the few tools available when it comes to addressing runaway medical costs. We respectfully request that this Committee reinstate this important cost-saving mechanism, with an understanding that a modest adjustment in the reimbursement rate may be warranted.

Any increase in health insurance costs put small employers in a difficult situation: do they move to a plan that has higher deductibles and copays, ask employees to contribute more toward increased premium costs, or drop coverage altogether? The reality is that to compete in the current job market, employers need to offer a robust benefits package, in addition to compensation. The NFIB Research Foundation's quadrennial publication Problems & Priorities shows the top issue not only in Ohio but across the nation for our members is the cost of healthcare. This has been the top issue since 1986.[1]

We recognize the long-term health benefits of identifying issues early and getting patients the appropriate treatment. Our members want the best health outcomes for their employees, which is the most important aspect of this legislation. However, we also believe it is prudent to maintain what few cost-containment mechanisms exist in the health insurance marketplace, like cost caps.

On behalf of Ohio's small business community, we thank you for considering enhancements to House Bill 271 that would protect against premium rate increases, while still ensuring patients get the crucial screening and care they need. We welcome the opportunity to work collaboratively with the bill sponsors, and this Committee, to refine the legislation to support the bill's goals, while also considering the unsustainable cost of health insurance for small businesses.

If you have any questions or would like additional information, please don't hesitate to contact me at (614) 221-4107 or via email at Jared.Weiser@NFIB.org.

Respectfully,

Jared K. Weiser
Ohio State Director

[1] https://nfib.com/small-business-problems-and-priorities/