



November 18, 2025

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

Chair Lampton, Vice Chair Craig, Ranking Member Hall, 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. On behalf of OAHP, thank you for the opportunity to offer opponent testimony to House Bill 33.

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

HB 33 concerns the coverage of prostate cancer screening. *It is important to note that health plans already cover medically necessary prostate screenings.* However, this bill would change the age and frequency for coverage of those screenings. HB 33 requires health plans to cover, without cost sharing, screenings starting at age 40. It also requires rules to be promulgated specifying the interval between prostate cancer screenings, "shall not be greater than one year."

The state should not require health plans to cover – and thereby incentivize individuals - to screen for prostate cancer when there is no consensus within the medical community about the age and frequency at which prostate cancer screenings are most beneficial. The U.S. Preventive Services Task Force gives a "C" to testing of asymptomatic individuals aged 55 to 69 years old. "Screening offers a small potential benefit of reducing the chance of death from prostate cancer in some men. However, many men will experience potential harms of screening, including false-positive results that require additional testing and possible prostate biopsy; overdiagnosis and overtreatment; and treatment complications, such as incontinence and erectile dysfunction."

In addition, requiring coverage of screenings without cost-sharing will increase health care costs, driving up premiums for everyone. In a time where healthcare is the number one concern of most businesses, OAHP is continuing to work diligently to take cost containment measures to ensure affordability.

HB 33 continues a trend of bills currently pending before the legislature that seek to either mandate coverage of specific medical services and/or treatments or removal of any cost sharing arrangements that may accompany the insurance coverage of certain services/treatments. These bills often claim that the coverage mandated services may reduce the onset of more serious medical conditions, which are more costly to treat.

While there may be some truth to that, it is also true that bills such as HB 33 come with front end cost impacts to insurance premiums that employers and individuals must bear.

Additionally, it is important to note that some employers choose to increase cost sharing on employees through their insurance plan as a means of managing premium increases that they face, only to see legislation such as HB 33 attempt to mitigate the use of cost sharing as an option that is available to them to deal with increasing premiums. While OAHP sees the inherent value in medical services such as prostate screening, we encourage the committee to take into account these considerations.

Lastly, it should be noted that the legislature passed legislation to exempt certain health care coverage from having to comply with bills such as HB 33. That legislation seeks to ensure that the sponsors of certain healthcare coverage are free from the constraints that the legislature would otherwise place on them through bills such as HB 33. OAHP believes that the existence of such legislation, and the support it has been given, at a minimum, indicates the need for a more comprehensive discussion about mandated insurance coverage, and all of its impacts.

Thank you for the opportunity to offer opponent testimony to HB 33. I'd be happy to answer any questions you may have.