



UHCAN Ohio

Testimony to the Ohio House of Representatives
Medicaid Committee
HB 96, Main Operating Budget FY2026-FY2027
March 4, 2025

Chair Gross, Vice Chair Barhorst, Ranking Member Baker, and members of the House Medicaid Committee, thank you for the opportunity to provide testimony on the as-introduced state budget. My name is Charlotte Rudolph, and I am the Executive Director of UHCAN Ohio (which stands for Universal Health Care Action Network of Ohio). UHCAN Ohio is a statewide nonprofit, nonpartisan, health care advocacy organization uniquely focused on bringing the consumers voice and prospective about health care to decision-makers, in an effort to make quality health care affordable and accessible to everyone in Ohio. UHCAN Ohio is a member of Advocates for Ohio's Future and the Coalition for Healthy Communities whose testimony you will hear today as well.

Since 2014, Medicaid expansion has helped to maintain the health, employment and financial stability of hundreds of thousands of Ohioans. Currently, more than 770,000 Ohioans are enrolled in Medicaid under the expansion.¹ These 770,000 Ohioans would be cut off from all Medicaid services if the provision included in the as-introduced budget to end Group VIII coverage in Ohio if the federal FMAP falls below 90% .² This provision would have an immediate effect on Ohioans earning up to 138 percent of the Federal Poverty Level (FPL), meaning the potential for low-income working families, as well as caregivers and those with disabilities to lose coverage in the middle of live saving treatments or in the middle of being diagnosed with a serious illness becomes very real and very chilling. Why? Because many illnesses such as Parkinson's disease and other serious mental health conditions take time to diagnose. My husband was recently diagnosed with Parkinson's after 11 months of treatments to rule out all other conditions. We have collected many stories from people who lost Medicaid after the Public Health Emergency ended. They paint the true picture of

¹ Ohio Department of Medicaid Demographic and Expenditure Dashboard

² Section 126.70

how a loss of health coverage affects families, affects mental health, and affects financial stability which ultimately affects the workforce in our state.

For Ohioans who are not able to find or afford coverage through their employer, the Marketplace on health care.gov offers premium tax credits to assist with the monthly cost of insurance, but only to those above 100 percent FPL.³ This allows people who lose Medicaid to fall through the cracks because they can't afford coverage, through their employer and they don't qualify for premium assistance on the Marketplace. If people are allowed to fall through the cracks, the potential for loss of life becomes a reality.

Everyone in Ohio needs access to affordable health care so they have the best opportunity to stay healthy and be in a better position to provide for their families without the added burden of medical debt.

UHCAN Ohio asks this committee to further evaluate the impact of the reduced FMAP trigger on the state and across systems, and to consider ways to mitigate the harm it would cause, including where the threshold can be set to support Medicaid access for Ohioans while maintaining a balanced budget, and whether off-ramps can be included in the provision.

Thank you for this opportunity and appreciate your consideration throughout this budget process. I welcome questions in-person and by email at crudolph@uhcanohio.org

³ KFF: <https://www.kff.org/affordable-care-act/issue-brief/explaining-health-care-reform-questions-about-health-insurance-subsidies/>