

#### HB96

# Interested Party Written and in-person Testimony Jennifer Kucera The Ohio Olmstead Task Force

Chair Gross, Vice Chair Barhorst, Ranking member Baker, and all other members of the House Medicaid Committee, thank you for the opportunity to submit testimony on HB96, State operating appropriations for FY 2026-27, on Tuesday, March 4, 2025. My name is Jennifer Kucera and I am providing testimony today as the Chair and current leader of the Ohio Olmstead Task Force.

I will begin with a personal story about how Medicaid saved my life.

I was born with a developmental disability called Spinal Muscular Atrophy and for my entire life I've relied on unpaid and paid caregivers in order to survive. When I was young, I had the support of my parents but as I grew older, I knew that I did not want to be dependent on my parents for the rest of my life. Fast forward to 2013, I was involved in an automobile accident, and I ended up spending two years in a nursing facility. These years were the worst 2 years of my entire life!

I realized I could no longer live in a facility because I wasn't living I was actually slowly dying due to the treatment I received. With the help of the Federal, Money Follows the Person program I was able to move into the community, Into my own apartment.

In July 2025, I will have lived in this apartment for 10 years! I am <u>finally</u> living a life of dignity and joy as I have never been happier or healthier in the last 10 years. I have had one hospital stay and one Emergency department visit in the entire 10 years I've lived in my own apartment, because I have the right supports.

Medicaid has helped me achieve this life! Along with living in this apartment, I have a job where I pay taxes, and I am also a consumer spending the money that I have earned. But my life, along with countless others with disabilities, is never stable. I know that with one swipe of a pen you could take away home and community-based services for myself, my friends and others I have not yet met.

I often say that I would rather die years earlier in my own bed than ever return to an institution again. Living in an institution, while it may be necessary for some, is a place



where one barely survives. It is a place where choices are taken away, much like that of a penal institution. This is no way to live.

This is why having home and community-based services is so important. National data shows that people with disabilities and those that are aging would much rather age in place.

HB 96, specifically, Medicaid's budget spells out cuts to the much-needed program. The Governor's budget mentions trigger language that will get rid of Medicaid expansion in Ohio if the federal match falls below 90%. If this trigger language is enacted it will effect me and countless others with and without disabilities.

In Ohio, even with the increased wages from this current budget cycle, there remains a caregiving crisis. Many caregivers, including the ones that assist me, are on Medicaid because they cannot afford to purchase health care coverage from the marketplace. Many caregivers have coverage through Medicaid under Group VIII. If the Trigger language remains in the budget and Medicaid expansion goes away, my caregivers as well as many caregivers of Ohioans with disabilities, that also rely on caregivers, will lose their Medicaid coverage and will have to find other jobs leaving us with no care! This will happen in every corner of our state with thousands of people with disabilities. We will be forced into institutions or worse.

Another way to look at Medicaid expansion is also associated with lower levels of medical debt in collections. This is important because medical debt is associated with poorer physical and mental health and increased mortality rates. Any cuts to Medicaid will likely increase medical debt and harm the health of Ohioans with and without disabilities. Medicaid funds also help keep hospital doors open in Ohio's rural counties. Rural hospitals in Ohio, because of Medicaid expansion, are 84% less likely to close than in non-expansion states. This is critical to ensuring rural communities have access to lifesaving care. If Medicaid expansion goes away, then non-covered caregivers will be at risk of undiagnosed health issues and untreated illnesses will cause them to miss work and people with disabilities that they serve will be at risk of hospitalization and institutionalization because they may go for days and weeks without proper care. The hospital system will suffer alongside those with disabilities.



Based on the recent information available, the elimination of Medicaid expansion in Ohio would have several significant impacts on people with disabilities and their caregivers, including those that were mentioned earlier. Here is a summary of those impacts based on several Ohio based organizations:

## 1. Coverage Loss and Healthcare Access:

- According to <u>Ohio Capital Journal</u>, hundreds of thousands of Ohioans could be affected by the proposed changes to Medicaid expansion.
- The Center for Community Solutions reports that "low-income families, children, older adults, and people with disabilities could experience a reduction in benefits or even lose coverage entirely."

#### 2. Impact on Disability Services:

 News 5 Cleveland reports that the cuts could significantly affect programs providing services to those with developmental disabilities.

### 3. Effects on Employment and Independence:

- Health Policy Ohio notes that many people with disabilities rely on Medicaid Buy-In for Workers with Disabilities (MBIWD) program, which helps working Ohioans with disabilities maintain their healthcare coverage while employed. Changes to Medicaid expansion could affect this program.
- Research has shown that <u>Medicaid expansion made it easier for individuals</u> to get and keep employment.

### 4. Impact on Caregivers:

- Family caregivers could face increased financial and emotional burden as support services become more limited.
- Programs that currently allow certain family members to be paid as personal care providers could be affected, potentially forcing some caregivers to choose between their own employment and caring for their loved ones.



#### 5. Healthcare System Strain:

- <u>Disability Rights Ohio</u> points out that Medicaid expansion has been crucial for helping people access mental health and addiction services, with nearly one-third of people covered under the expansion using these benefits.
- The elimination of expansion could lead to increased emergency room visits and hospitalizations as preventive care becomes less accessible.

The potential elimination of Medicaid expansion represents a significant change that could have far-reaching consequences for Ohio's disability community and their support systems. It would likely create additional barriers to healthcare access, employment opportunities, and independent living services that many people with disabilities and their caregivers currently rely on. We respectively ask that the trigger language, in the budget, be removed and that Medicaid expansion remains entact.

#### **About the Ohio Olmstead Task Force:**

The Ohio Olmstead Task Force (OOTF) is a statewide grassroots coalition of Ohioans with disabilities of all ages, family members, advocates and organizations advocating for the right to live, work and participate in their communities. Formed in 2002, OOTF supports the Supreme Court decision that held unnecessary institutionalization is discrimination against people with disabilities.

Sincerely,

Jennifer Kucera

Chair, The Ohio Olmstead Task Force