Thank you for the opportunity to comment in support of HB 318.

I would like to explain my reasoning for my support.

I'm here today to represent thousands of those age 55 and over who have been placed on Ohio Medicaid through the ACA over the last 11 plus years that have no idea that they have a bill waiting for their estate.

You will find attached a copy of my testimony for HB 130. You will also find attached a copy of the letter that those individuals received from the Health Insurance Marketplace after they were placed on Ohio Medicaid.

On page 57 of the pdf of my testimony, you will find the following language. "You may be eligible for free or low-cost coverage through Medicaid."

The Health Insurance Marketplace leaves it up to states who recover to notify and explain the "may be" to those who are age 55 and over, that their coverages are not free or low cost and are subject to estate recovery.

The state of Ohio has failed for the last 11 years to provide any meaningful notification that would explain that those age 55 and over are subject to Medicaid Estate Recovery.

I would like for there to be an audit with the Ohio state auditor's office to find out if there has been any notice sent out at the time of enrollment.

You will find attached testimony from Jay Zollinger, Scott Zollinger, Gayla Smith, and Eric Stocker.

Many have been told that it was free!

In Jay, Scott's and Gayla's testimony you will find copies of their pending bills. Not free or low cost!

On pages 63-69 of my testimony, you will find a copy of an email along with the bill from Lisa Johnson about her father's estate recovery bill that I received back in October of 2023. Lisa states "he thought he was receiving completely free healthcare by signing up with CareSource." His recovery bill was $69,729.10

How does this happen?

He along with thousands of others have not received any type of meaningful notification, that's how!

I challenge you to prove me wrong!

On page 58 of pdf of the health market place letter, you will find the following language which I call the "gun to the head provision".

"When you're eligible for Medicaid or Chip you can still buy a Marketplace health plan, but you won't get help paying for it." You have to pay the full price.

I'm pretty certain most applicants would not be able to afford those premiums for the off the exchange plans.

Please explain to me how this is fair.

When the Affordable Care Act first started back in 2014, the state of Ohio was reimbursed at 100% of the Capitation payments or Managed care premiums for the first two years. After that the state of Ohio has been reimbursed at a 90% rate. When I testified back on April 1, 2025 for HB 130, it was unclear if the reimbursement was going to be reduced. I don't believe that it has been changed.

I would like to know how those who are the age of 55 and over are subject to Medicaid Estate recovery and those under age 55 are not.

Please explain to me how this is not age discrimination.

At some point the state of Ohio is going to have to deal with this complete failure to notify properly that has been exposed.

Now is the time to deal with it.

Thank you for your consideration.

Bob Weldon

Concerned citizen.