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Medicaid Committee
Proponent Testimony for HB 318
October 7, 2025

Good afternoon, Chair Gross, Vice-Chair Barhorst, Ranking Member Baker, and members of the House Medicaid Committee. I am Ronald R. Browder President of the Ohio Federation for Health Equity and Social Justice (OFHESJ). The Federation's focus and goal is to address disparities and promote equity in the areas of health, child welfare, juvenile justice, education and economic opportunity.

Thank you for the opportunity to testify in support of H.B. 318, the Medicaid Estate Recovery Notification Act. As an organization that works to address disparity and inequity in health and economic opportunity, we understand that recipients of Medicaid are those who struggle financially and fall within the categories of poverty or near poverty. We feel the provisions of this bill bring balance and fairness to Ohio's Medicaid Estate Recovery process.

Ohio is one of the most aggressive states in the nation when it comes to pursuing estate recovery. While the original intent of Medicaid Estate Recovery is to recoup long-term care expenses from estates after a recipient passes away - particularly to protect the taxpayer - it is much more complicated and, in many cases, counterproductive as less than 1% of Ohio's total Medicaid expenditures are recovered through this program.

The true cost of these efforts goes far beyond the dollars and cents returned to the state. State resources are being spent - administrative hours, legal processes, property lien enforcement, and other expenses - to chase down pennies on the dollar, sometimes recovering less than the cost of the recovery itself. This is an inefficient use of taxpayer dollars while this is a time of financial challenges and struggle for many Ohioans.

The OFHESJ feels that H.B. 318 supports a more focused, humane, and fiscally responsible approach by doing the following:

- It limits Medicaid Estate Recovery only to mandatory Long-Term Services and Supports (LTSS) - such as nursing homes, Passport, assisted living, and directly related hospital or prescription costs. This aligns Ohio with 13 other states, including Texas, that have made this sensible choice, recovering only what federal law requires - nothing more.
- The bill ensures recovery only occurs when the value of the estate exceeds the administrative cost to pursue it. If we spend more to collect a debt than recovered, we are literally paying to lose money. This is not stewardship; it's waste.
- The legislation exempts small claims under \$20,000, protecting the poorest of the poor - those for whom a family home or modest asset may be the only inheritance left to future generations. This is a priority the OFHESJ wholeheartedly supports.
- There is a reasonable cap: Medicaid liens must not exceed 75% of the fair market value of the property. Because liens that are greater than the value of the home lead to abandonment, blight, and community decline. The state gains nothing when a property becomes unmarketable, uninhabitable, and eventually gets demolished at taxpayer expense.

By contrast, a reasonable lien allows for the possibility that a grandchild, neighbor, or community member can purchase the home, preserve the neighborhood, and pay off the debt in a way that returns money to the state. Excessive liens return nothing. Reasonable ones return something, which is smart policy. Importantly, all existing hardship waivers and protections for low-income families would remain intact under H.B. 318.

Currently, the state is losing money through a program when you consider what little it recovers, how it strips families of intergenerational wealth, contributes to Ohio's housing crisis, and leaves vacant homes to blight our neighborhoods, among other negative side effects. This lost revenue can be used to support other programs of benefit to Ohioans.

The OFHESJ's focus is to advocate for and support equitable opportunities for those individuals and families who struggle financially and lack the. The provisions H.B. 318 strike a more responsible balance - recovering what is required, in ways that don't bankrupt families or neighborhoods, and focusing resources where they make fiscal sense.

The OFHESJ recognizes the efforts of Representatives Stephens and Brennan to provide a compassionate and conservative fix to a broken system, one that protects both the taxpayer and the dignity of Ohio families.

Thank you, Chair Gross and members of the committee. We respectfully ask for your support of H.B. 318.

Ronald R. Browder, President

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