

# WITNESS INFORMATION FORM

Please complete the Witness Information Form before testifying:

Date: 9 April 2025

Name: MARK MIXER

Are you representing: Yourself ☐ Organization ☒

Organization (If Applicable): HRASimple, LLC

Position/Title: CEO

Address: 201 W Waugh Street

City: Dalton State: GA Zip: 30720

Best Contact Telephone: 678-524-3042 Email: MMixer@HRASimple.com

Do you wish to be added to the committee notice email distribution list? Yes ☒ No ☐

Business before the committee

Legislation (Bill/Resolution Number): HB 133

Specific Issue: Tax credit for employers offering a Individual Coverage HRA

Are you testifying as a: Proponent ☒ Opponent ☐ Interested Party ☐

Will you have a written statement, visual aids, or other material to distribute? Yes ☒ No ☐

(If yes, please send an electronic version of the documents, if possible, to the Chair's office prior to committee. You may also submit hard copies to the Chair's staff prior to committee.)

How much time will your testimony require? Written Only

Please provide a brief statement on your position: Passage of HB 133 will not only incentivize more small businesses to offer benefits, but it will also spotlight ICHRA as a serious, smart solution for today's economy. This bill empowers small employers who make up the backbone of Ohio's economy to consider offering a defined contribution towards insurance coverage through ICHRA, reducing the uninsured rate and helping more working Ohioans afford quality health insurance among dozens of quality individual market options.

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**HB 133 Testimony before the House Ways and Means Committee**  
**Submitted by Mark Mixer, Chairman Emeritus – The HRA Council & Founder of HRASimple, LLC**

**April 4, 2025**

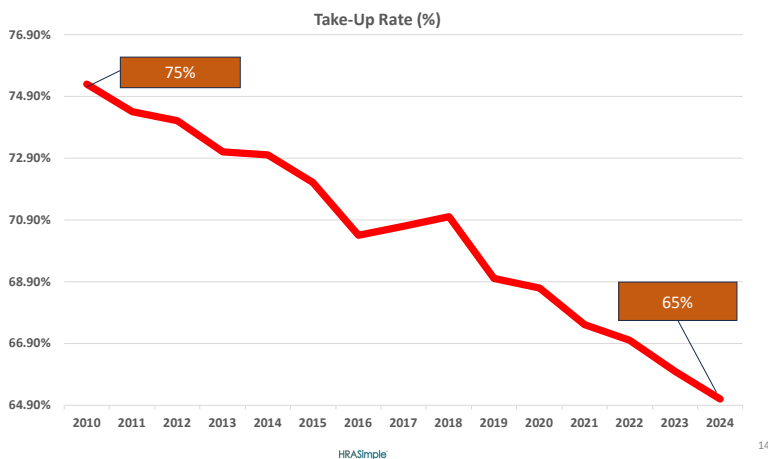
Thank you, Chairman Roemer, Vice Chairman Thomas, Ranking Member Troy, and members of the House Ways and Means Committee, for the opportunity to submit testimony in support of House Bill 133.

My name is Mark Mixer. I'm the Chairman Emeritus of The HRA Council and founder of HRASimple, a nationally recognized ICHRA administrator working with brokers and employers throughout Ohio and across the country. Our mission is clear: give small and mid-sized employers real, modern tools to offer health benefits, without breaking the bank or giving up their sanity.

Let me be candid: **ICHRA is not a silver bullet...** but it is one of the most important tools an employer can have on their belt today. For businesses that want to offer health benefits but simply can't meet the requirements or costs of traditional group coverage, ICHRA is a lifeline.

We work with employers every day who are trying to do right by their employees but are up against a brick wall. They face minimum participation requirements that say, *"unless 70% of your employees enroll, you're out."* They're forced to make minimum contributions, often unpredictable and unsustainable. And they can only offer one or two plan options that may or may not fit their employees' actual needs, leaving younger workers overpaying for coverage they don't use, and families with gaps in the care they rely on. In fact, the rate at which employees are taking coverage, even when offered by employers is on a rapid decline (see graph below from the Employee Benefit Research Institute).

## Fewer than 25 Employees



This is the definition of being shackled, employers locked into rigid frameworks that don't match how people actually work or live anymore. The system has become so inflexible that many employers are simply walking away from offering coverage altogether. And when that happens, everyone loses, especially the employees.



Here's where ICHRA changes the game. It releases employers from those shackles. There's no minimum participation rule. No arbitrary contribution mandate. Employers choose how much they can afford to contribute—whether that's a full premium or a flat amount. And instead of being forced into a handful of plan options, employees get access to the full individual market—hundreds of plan variations, providers, networks, and benefits that actually meet their personal needs.

ICHRA lets the employer stay in the game, on their terms. It doesn't punish them for being small. It doesn't require them to gamble on premiums they can't predict. It doesn't force them to offer plans that don't fit their workforce. It simply empowers them to say, *"We care about our team. We want to help. And now we finally can."*

I've seen this firsthand. One of our clients, a rural company was on the verge of cutting staff because traditional group insurance had become unaffordable. Their goal wasn't to save money. Their goal was to **save jobs**. And ICHRA let them do that. It let them keep offering coverage without having to meet insufferable rules that weren't built for them in the first place.

**Passage of HB 133 will not only incentivize more small businesses to offer benefits, but it will also spotlight ICHRA as a serious, smart solution for today's economy. This bill empowers small employers who make up the backbone of Ohio's economy to consider offering a defined contribution towards insurance coverage through ICHRA, reducing the uninsured rate and helping more working Ohioans afford quality health insurance among dozens of quality individual market options.**

To be clear, this is not about ideology. It's about options. HB 133 gives small businesses a tool... nothing more, nothing less. But when your only other option is to walk away from offering benefits altogether, that one tool can make all the difference.

I strongly urge a favorable report on House Bill 133.

A handwritten signature in blue ink, appearing to read "Mark Mixer".

Mark Mixer, *Chief Executive Officer*  
**Health One Alliance & Affiliates, including HRA Simple, LLC**  
Mobile: 678-524-3042