

Proponent Testimony on House Bill 133 (Craig)

7 April, 2025

OHIO HOUSE WAYS AND MEANS COMMITTEE (WRITTEN ONLY TESTIMONY)

Design Central is a small design firm in Columbus, Ohio employing around twenty-two employees. Most of these employees are design and engineering professionals, with a few employees in supporting roles. We aim to be a responsible employer, providing a full range of benefits for our employees, including health care coverage, disability coverage, etc.

We previously contracted to provide our employees' health coverage through a high-deductible health plan with a health savings account. Last year, that plan informed us that due to the number of claims incurred, they were no longer able to insure us in the future. We were not able to find an affordable traditional health care plan. As a result, switching to an ICHRA made it possible to continue covering our employees. When our firm switched to an ICHRA model, we had to determine an absolute dollar amount we would be providing, not a percentage of the cost of a plan. As a result, we may have gone more to the high side of estimates to be sure our employees could find coverage that worked for them. But as a result, in most cases our employees are paying less for an ICHRA plan than they would have paid under our previous (now no longer available) plan. Some employees chose a plan based solely on how much the firm was contributing; others contributed some of their own dollars as they would have under our previous coverage. There were adjustments getting employees to select their own plan; this is a different process than what employees are accustomed to, but everyone got through it. Truthfully, I do not know where we would have been without the ICHRA option.

Tim Friar, Managing Partner