

Proponent Testimony

House Bill 133

Chairman Roemer, Vice Chairman Thomas, Ranking Member Troy, and members of the House Ways and Means Committee: Thank you for the opportunity to provide written proponent testimony on House Bill 133.

The Ohio Insurance Agents Association (OIA) is the collective voice of over 1,000 independent agencies that employ nearly 11,000 Ohioans. We promote, progress, and protect the profession and the guidance only independent insurance agents provide. Independent insurance agents are trusted advisors to Ohio citizens and businesses and are responsible for servicing 89% of the commercial policies and 46% of the personal policies in the state. Independent agents offer many types of insurance – auto, health, home, life, and business insurance – from many different companies to match consumers with the best choices for their particular needs.

We write in support of House Bill 133, which aims to bolster small businesses in providing health benefits through Individual Coverage Health Reimbursement Arrangements (ICHRA's).

OIA supports bill language that offers a \$400 non-refundable tax credit per employee covered by an ICHRA in a given tax year. This tax credit would ease the financial burden on small employers, such as independent agencies, making it easier to offer flexible health benefit options.

Our association supports the meaningful effort taken by House Bill 133 to incentivize small employers to adopt ICHRA's as a health care option and believe the bill can help reduce the uninsured population and expand access to quality health care options throughout the state.

House Bill 133 is an investment in our workforce and our small business community. Thank you for giving us the opportunity to write in support of House Bill 133 and if you have any questions or need additional information regarding this issue, please contact me.

George Christy
Government Affairs Manager
Ohio Insurance Agents Association, Inc.
george@ohioinsuranceagents.com