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**HB 133 Testimony before the House Ways and Means Committee
[SPEAKER OR WRITTEN TESTIMONY SUBMITTER]**

April 9, 2025

Thank you, Chairman Roemer, Vice Chairman Thomas, Ranking Member Troy, and members of the House Ways and Means Committee, for your consideration of this written testimony in support of House Bill (HB) 133. **Affinity Group Mortgage of Ohio** is Affinity Group Mortgage is a local financial partner, serving the lending needs of real estate professionals, builders and individual home buyers throughout the State of Ohio.

HB 133 creates a tax credit for eligible small businesses that establish an ICHRA.

Small businesses in Ohio have been stuck with some pretty limited and unappealing options for offering health benefits to our employees: go with traditional group health insurance, just give out extra cash (that's taxed), or don't offer any benefits at all. The size of a business affects health insurance costs, which makes it access to health benefits especially tough for Ohio's small businesses.

Startups, non-profits, and other small employers with less than 20 employees feel this pinch the most. It took us years to find something that would work for us and we've had huge success (without the huge headache) since launching our ICHRA plan for our employees. I didn't have any other option to help them. More Ohio employers should know about and offer an ICHRA.

For these reasons, we urge a favorable report on HB 133.

Steve Scott, President, Affinity Group Mortgage of Ohio