



HB 133 Testimony before the House Ways and Means Committee
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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. StretchDollar is a free to use platform that lets small businesses create and run ICHRA policies and we help match employees to their ideal health plans with the provided funds. We serve hundreds of small businesses nationally and dozens in Ohio. Of our clients in Ohio, more than 80% are using ICHRA to offer benefits for the first time.

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

I deeply believe that ICHRA offers small business owners the opportunity to transition from plan administrators (which they're neither equipped with the expertise, time, or knowledge to be) to funding sources.

I ran sales at a regional health insurance carrier for 5 years and the number one thing we heard from overwhelmed employers was "I wish there was just a way to offer people cash and let them decide for themselves." ICHRA opens that door and I believe it can be that missing first step in employer benefits.

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