

Anthem Testimony in Support of HB 133

Michelle Stoughton, RVP State Affairs

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Chairman Roemer, Vice Chair Thomas, Ranking Member Troy and members of the Ohio House Ways and Means Committee. I am Michelle Stoughton, RVP of State Affairs for Elevance Health. Elevance Health and its subsidiary Anthem Blue Cross and Blue Shield urges your support of House Bill 133 which provides a tax credit to small employers who offer Individual Coverage Health Reimbursement Arrangements (ICHRA) to their employees.

As a health plan that has served Ohioans for more than 85 years, Anthem Blue Cross and Blue Shield supports initiatives which increase access to regulated health insurance products. House Bill 133 provides an innovative product design to small employers provide affordable health care coverage for their employees while still maintaining consumer protections for Ohioans. This bill encourages small employers to adopt ICHRA, aiming to reduce the uninsured population, cut healthcare costs for employers, enhance employee satisfaction, and improve healthcare choice and accessibility in Ohio.

In addition, Anthem Blue Cross and Blue Shield supports a proposed amendment which would further protect employers by preventing unregulated insurance agents that try to entice employers to pick and choose who to cover and moving employees with greater health care costs to the Individual Exchange. This "bait and switch" practice is discriminatory and leaves the employee with lesser health care coverage. In addition, this practice can create a high-risk pool within the Individual market which will result in higher health care prices.

Thank you to Chairman Roemer, Representative Craig, the Ohio Department of Insurance and the proponents of this legislation for their work on House Bill 133 and the inclusion of the amendment.