

To Chair Cirino, Vice Chair Chavez, Ranking Member Hicks-Hudson, and Members of the Senate Finance Committee:

My name is Susan Koller, and I live in Cincinnati. Thank you for allowing me to submit this testimony to the Senate Finance Committee on what I think should be included or excluded in the proposed 2026-2027 budget bill (HB 96). My main concern is that there are no changes or cuts to Ohio's Medicaid Program in the 2026-2027 budget. I would also like to ensure that adequate ongoing compensation for the workers who provide the most vital of Medicaid services is included in this budget. This is very important to me because I am one of the more 3 million Ohioans who depend on Medicaid according to a webpage on the [Policy Matters Ohio Website](#) (Source 1).

First, I would like to specifically highlight one Medicaid change/cut that is included in the proposed budget. I am referring to the provision in the budget stating that individuals in the Medicaid Expansion Group, also known as Group VIII, would automatically lose their Medicaid coverage if the federal government reduces the amount of Medicaid funds it gives states. I am opposed to this provision for several reasons. First, it is wrong to take away individuals' health care coverage.

I also have a second very personal reason that I do not want the provision included in the budget. I have a significant physical disability and need help with all my activities of daily living. This includes everything from getting a drink of water to being showered and put to bed. For me to live independently, I rely on direct care workers to help me with these activities by providing me with 21 hours a day of personal care services. Many direct care workers receive their health insurance through Medicaid. According to an article on the PHI National website as of 2023, ["About one-quarter of all direct care workers rely on Medicaid for their health insurance due to low wages and limited access to affordable employer-sponsored insurance"](#) (Source 2).

Some of my own direct care workers may be included in Group VIII. If my direct care workers lose their benefits, they may try to find another job that could better compensate them for the loss of their benefits. This means I could end up losing my direct care workers. Without these workers I could not get out of bed, let alone lead any kind of productive life! There is already a great shortage in the direct care field for numerous reasons including the fact that direct care workers are paid ridiculously low wages. I fear that this provision in the budget would only exacerbate this shortage. That is why I am asking that the provision about individuals in Group VIII automatically losing their Medicaid benefits be removed from the budget entirely.

I would also like to request that one more provision be added to the proposed budget. I would like an automatic annual cost of living increase for all direct care workers across all systems including Medicaid, Aging, and Developmental Disabilities be added to the budget. This provision would ensure that the wages of these hard-working and indispensable employees keep pace with inflation. This provision would help lessen the direct care worker shortage that I mentioned above.

Finally, I would like to close by ensuring this committee knows how important Medicaid is in my life. I have shared at length about the personal care services I receive. I receive these services through a Medicaid waiver. I can only get these services through a Medicaid waiver because no other health insurance company provides these services to the extent I need. Along with paying for my personal care services, Medicaid also covers the medical equipment I need. This equipment includes an electric wheelchair, a shower chair, an overhead lift, and a manual Hoyer

lift. Lastly, Medicaid covers all my visits to healthcare providers and medications. Medicaid is my only health insurance option, and I could not survive without Medicaid!

Thank you again for letting me share my opinions on what should be included and excluded in the 2026-2027 budget.

Sincerely,

Susan Koller

Source List

1. Source 1. Article Name: "Medicaid Cuts Take Many Forms".
Website Address: <https://policymattersohio.org/research/medicaid-cuts-take-many-forms/#:~:text=Medicaid%20covers%20more%20than%203.2,the%20Children's%20Health%20Insurance%20Program>).
2. Source 2. Article Name: "Medicaid Work Requirements Will Harm Direct Care Workers".
Website Address: <https://www.phinational.org/medicaid-work-requirements-will-harm-direct-care-workers/#:~:text=About%20one%2Dquarter%20of%20all,unintended%20consequences%20of%20these%20requirements>.