



*Working together for Ohio farmers to advance  
agriculture and strengthen our communities.*

**Financial Institutions, Insurance and Technology Committee  
SB 100 Proponent Testimony  
Whittney Bowers, Director of State Policy and Grassroots Engagement**

Chairman Wilson, Vice Chair Lang, Ranking Member Craig, and members of the Financial Institutions, Insurance and Technology Committee, my name is Whittney Bowers, I am the Director of State Policy and Grassroots Engagement at Ohio Farm Bureau. I appreciate the opportunity to provide proponent testimony on Senate Bill 100 on behalf of Ohio Farm Bureau and our members.

For more than 100 years Ohio Farm Bureau has worked to advocate for our members and our community. During that time we have had the great privilege to help those members find out-of-the-box solutions to the complex problems before them. As a grassroots organization, we have a direct line to the needs of the agriculture community, and one of those needs continues to be access to affordable health care.

Senate Bill 100 would be a tremendous opportunity for our members and the agriculture community as a whole and will help solve a complex problem currently before us. We often talk about barriers to entry when it comes to jobs and careers in Ohio, and one of the most significant barriers for those who want to work in agriculture is being able to provide healthcare to their family. From the family trying to work through their succession plan and allow the next generation to return to the farm, to those families who have identified a need in their local community, like a butcher shop, and want to pursue building such--the next question is always, what will we do about health coverage for our family? Currently, 62 percent of farmers identify their primary income as coming from outside the farm. If we can create affordable healthcare options, we can create more on-farm opportunities for those working to sustain Ohio's food production and help those who want to be full-time on their farms.

It's something most of us take for granted as we move throughout our careers, that the benefit of employment means access to an employer-sponsored health plan. But that is not often the case for those in agriculture--not every agricultural business has the means to offer healthcare coverage as an employee benefit. This is not a new problem, and our organization has been working in this space for nearly 10 years through the creation of the



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Ohio Farm Bureau Health Benefits Plan, which is a MEWA dedicated to small businesses in Ohio agriculture and related fields. This has been a great resource for those small businesses that can participate in a health plan on behalf of their employees. But there is no one-size-fits-all all, and the gaps in healthcare coverage still exist.

For those who fall into that gap of not having access to an employer-sponsored plan, and have found the premium prices in the marketplace and elsewhere to be unaffordable, they often decide to just go without coverage and take the risk. While farmers are in the business of risk management, we believe SB 100 will allow us the opportunity to help them better manage the risk in this space, and create a safety net that currently does not exist.

Senate Bill 100 will allow Ohio to join the existing network of state Farm Bureau's participating in Farm Bureau Health Plans—which is an alternative health plan that has been serving Farm Bureau members since 1993 and is currently serving Farm Bureau members in eight states, with more in the implementation process. These plans are not insurance, by definition, and will not be an option for everyone, but the plans will offer an affordable option for those who currently have nothing.

Farm Bureau Health Plans provide levels of clearly defined coverage that members will be able to select from. They also come with the support and unique structure of the Farm Bureau network of states, which all share a mission of advancing agriculture. These plans have traditionally utilized an extensive UnitedHealth Care Choice Plus network, and have options for dental and vision as well. These plans offer comprehensive coverage that accounts for the inherent risk of healthcare.

As a grassroots membership organization, our primary goal will always be to do what is best for our members, and Senate Bill 100 will allow us to add a tool to our toolbox to keep doing so. We hope that by offering this benefit to our members in need, we will give them access to a healthier life, or the peace of mind to pursue their agricultural businesses full-time.

We want to thank Senator Manchester for bringing this bill to the Senate and helping lead the effort to provide a solution to this problem. Chairman Wilson, members of the Financial Institutions, Insurance, and Technology Committee, I want to thank you for your time today and ask for your support in creating a healthier Ohio.