



SENATE FINANCIAL INSTITUTIONS, INSURANCE, AND TECHNOLOGY COMMITTEE – PROPONENT TESTIMONY, S.B. 100 – 03.11.2025

Chair Wilson, Vice Chair Lang, Ranking Member Craig, and members of the Senate Financial Institutions, Insurance, and Technology Committee, thank you for the opportunity to provide written proponent testimony on Senate Bill 100. My name is Hannah Kubbins and I'm the Legislative Director for Americans for Prosperity – Ohio (AFP – OH).

AFP works for a society in which every person can thrive and reach his or her full potential. AFP's Personal Option campaign helps advance that vision by working to give every American "hassle-free health care you can afford," a goal best accomplished through markets rather than mandates. Accordingly, we support the goals of Senate Bill 100.

One of the ways to advance the Personal Option is to promote access to farm bureau health plans. These plans offer good benefits that can be significantly more affordable than traditional, federally compliant health insurance, because they are exempt from both state *and federal* health insurance mandates.

A "farm bureau plan" is a health benefit offered by a nonprofit membership organization like the state farm bureau federation. It is not insurance but rather a membership-based financial arrangement, akin to a cooperative or mutual aid. And yet the benefit can still provide many of the same protections as insurance and, critically, can be much more affordable. Farm bureau coverage is affordable, portable, and always available:

- *affordable* — typically costs 30 to 50 percent less than insurance
- *portable* — stays with you when you change jobs
- *always available* — lets you enroll at any time, not just during yearly open season

We measure our success in the healthcare space by advocating for legislation that leads to:

- Increased access to care
- Less third-party involvement
- Empowering individuals to have agency in their health decisions

We believe S.B. 100 accomplishes all three of the above. The bill eases access to care and lessens third party involvement by exempting The Ohio Farm Bureau from Ohio insurance laws and from oversight by the Superintendent of Insurance.

S.B. 100 empowers individuals to obtain the health coverage that best meets their needs, making it an ideal insurance option for Ohioans who are self-employed and/or do not qualify from Affordable Care Act subsidies.

The ability of organizations, like the Farm Bureau, to provide healthcare directly to their members, without being subject to insurance regulations, empowers their members to manage their own healthcare needs without government intervention.

We thank Senator Manchester for championing this bill. Thank you, again, to the committee for holding this hearing. We look forward to future conversations.