

Chairman Wilson, Vice Chair Lang, Ranking Member Craig, and members of the Financial Institutions, Insurance and Technology Committee, my name is Adrienne Lemley and I am a Farm Bureau member, farm owner, business owner, and nurse, from Perry County, Ohio. I appreciate the opportunity to provide proponent testimony on Senate Bill 100.

As a Farm Bureau member, farm owner, and business owner this bill has a direct effect on my lively hood. I write to you today as someone who has always dreamed of taking over my family farm with the help of my husband and brother. Over the last decade, with much hard labor, this dream is slowly coming to fruition. Together we have taken my small family farm from a small beef cattle operation and developed it into a sheep production farm. It is truly a dream come true to know that not only have we been able to revive or failing farm, but that I also get the joy of raising my four children on this farm. The values, work ethic, and life lessons learned as a child raised on a farm in rural Ohio are something that I will forever be grateful for as it has shaped me into the person I am today.

Together my husband and brother have also built a highly successful small business in the agriculture industry. As the farming industry continues to grow in our great states, their business grows as well. I am exceedingly proud of them and what they have built together. They will soon be faced with the difficult decision of needing to make their business a full-time venture or begin to turn away clients. It is a prayer of mine that they will be able to take this business full-time and continue to grow the business to it's fullest potential. The greatest challenge in this venture for them, and many other farmers and business owners, is the challenge of healthcare coverage.

Many farming community members also struggle with healthcare coverage options. It is well known that private employer sponsored plans have historically been known as the most affordable and versatile forms of healthcare coverage, there have been many movements to expand coverage and affordability on a national level with the Healthcare Marketplace and qualifying members are still eligible for Medicare and Medicaid coverage. While the Marketplace has opened more options to the public for coverage and there is financial assistance for those who qualify, where does that leave people who are successful enough to not qualify for assistance, but cannot afford Marketplace coverage at full cost? Many of the farming community are forced to take positions in the working sector, leaving our farms short on labor. Many like me take positions off the farm during the day and then spend our evenings, weekends, and holidays catching up on farm work and squeezing in time for family in the middle.

I also write this today not just as a farmer and Farm Bureau member, but also as a nurse who has worked with the rural community. I have worked for many families who have had to make this difficult chose between their farm and healthcare coverage. No one ever expects that they will be the one who falls ill or get injured. Some take that risk of being underinsured or uninsured in the hope that they will not be one of the few who gets injured or becomes ill. However, wellness also requires preventative care that comes at a cost as well. I have had the privilege of working for healthcare providers that will do everything in their power to keep healthcare costs at a minimum, but that does not always mean affordability for the farming community who gets paid after harvest seasons. Even for those who only require preventative care, something that may seem as small as paying for a wellness visit with their primary care

provider can be a too expensive. Preventative care requires routine blood work and screenings that can cost up to \$1000 in one visit.

Imagine that you are one of the unlucky few that becomes injured in a farming accident. We always pray that it will never be ourselves or a loved one that gets hurt, and we practice safety as much as we can. Farming can be a dirty and dangerous job no matter how safe we try to be. Put yourself in the shoes of a farmer who has finally achieved the dream of taking over the family farm. It is producing enough to pay the bills, keep food on the table, and a full tank of fuel in the truck, but you were faced with the hard choice of staying on the farm or going to work and having healthcare coverage. You chose the farm. You profit enough money to afford a high deductible plan through the Marketplace, but don't qualify for any assistance on the monthly premium. The unimaginable happens and your injured on the farm. There is no workers compensation coverage when you are self-employed with no other employees. This is a cost you will have to apply to your healthcare coverage. If you need emergency services, the squad ride could cost you up to \$1500. If you are so injured that you require helicopter transport, that trip could cost more than \$20,000. One night in the hospital can cost over \$50,000 depending on the level of care needed, testing, monitoring, and treatment. The healthcare coverage you have will help with the cost, but only after the high deductible has been met and then you will still owe a coinsurance on 20%. Enough of a cost to bankrupt your farm and all that you had worked for.

Our nation has made many strides to provide affordable healthcare coverage, but it is not enough. Anything that we can do on a state level to offer more affordable options to the community that has always been the backbone of our world, will always have my support. As a Farm Bureau member, farmer, business owner, nurse, and mother, I encourage you to support Senate Bill 100.