

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

I am asking you to support the bill for a few reasons that would directly impact my family and my community. Having lived in rural Ohio my entire life I have seen many people, including my family, struggle with getting good quality health care locally and affordable, good quality insurance. I grew up on my family's small farm in Perry County and can remember the struggles over the years, not just of my family but other farm families in our area. I often remember my dad taking on short term jobs outside the farm for one reason or another while my mom and older brothers attended to the needs of the farm. After our dad passed away, my brothers both took on outside jobs and the farm downsized in order to be able to continue to operate.

One reason I would like to see you support this bill is that my son and son-in-law started a small agricultural business and formed an LLC nearly two years ago as well as assuming the position as head of our family farm where they produce hay and grow lambs to market. Over the past year and a half, they have grown the business and the farm and hope to one day be able to stop working their full-time jobs to be able to fully focus on the business and the farm. As the business and farm have grown however, something they have had to take into consideration is access to affordable health insurance and quality care when they need it. My son is single so has to carry his own insurance. My son-in-law however is able to have health insurance through my daughter's place of employment. She works as a registered nurse but drives 65 miles one way to work at a larger facility where she gets reasonable pay and decent benefits. What if they could focus on just the farm and business and not have to worry about the ability to have affordable and quality insurance available to them. Also, on the stance that we need better access to closer and quality rural health care, if there was a place my daughter could work closer to home as still get equitable pay and benefits, it would greatly impact their family to where they would have less need for childcare for their four children and she would be at home more to care for the children and assist with the farm and business as she handles a lot of their finances and bookkeeping.

My second point deals with access to healthcare in a different capacity. I have spent nearly 30 years of my life working in retail and had always been lucky to have the ability to carry the insurance for my family. Due to a cancer diagnosis about two and a half years ago I had to stop working. My husband's place of employment is a smaller business that stopped offering insurance in the early days of the ACA being introduced due to the ever-increasing cost of insurance. Now, we were faced with getting our own insurance through the marketplace. While there were many options, the plans that covered the specialty care that I would be needing were quite expensive and I had to seek additional financial assistance from the hospital and the Leukemia and Lymphoma Society to be able to help cover the costs of my care. Then again, when selecting a new health plan for 2025 we had difficulties getting everything worked out and even had a small lapse in coverage due to unclear communication with the marketplace.

In summary, I believe giving members of our organization the ability and option to get health plans through The Ohio Farm Bureau would greatly impact the ability for farm families to focus on growing and producing while knowing they have access to the healthcare that they would need. More families may benefit by not having to work outside the family farm or the small businesses and be more self-sustaining. Thank you so much for your time and attention to Senate Bill 100.