

**Chairman Wilson, Vice Chair Lang, Ranking Member Craig, and members of the Financial Institutions, Insurance and Technology Committee, my name is Jessica Clark, I am the Director of County Support-Accounting 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.**

Access to an affordable health plan has been an ongoing issue for my farming family for many years.

My husband is a full-time farmer. We farm 1500 acres raising row crops and beef cattle for sales to individuals, we make and sell hay and straw and we have a sweet corn stand that we manage throughout the late summer. We also own a Seed Sales business, managing 130+ customers. All of our different endeavors are staffed entirely by my husband, myself, my father in law and our two sons, now ages 14 and 16.

Throughout our early marriage, I maintained full-time off-farm employment simply to provide health insurance. In early 2012, with the aging of my father-in-law, we decided as a family that it was time for me to come back to the farm and help with our many different lines of business.

At first, we found coverage through an insurance broker paying \$568 per month for a \$3000/\$6000 HSA plan that we fully funded yearly. The total annual cost for us (assuming that we did not go over the deductible) was \$13,266.

As health insurance costs continued to rise throughout the next 10 years, we tried a few different avenues to obtain "good" and affordable coverage. We attempted to use the Healthcare.gov option but due to our income level (average of \$100,000 AGI annually), we did not qualify for a subsidy. Additionally, the health plans available through healthcare.gov would have required us to change nearly all of our physicians due to them being out-of-network which was not an option for us.

Health insurance became an annual battle, trying to figure out our best options while maintaining good coverage for our family. We moved around to different brokers, price and plan shopping every year. We eventually landed with an insurance broker that specialized in small businesses health coverage. Due to the limitations of the ACA, there were many legal and tax hoops to jump through to qualify for a small business plan which lowered our monthly premium by \$100-\$200.

Additionally, during this time period I started a small business providing accounting services to local farmers and other self-employed individuals to offset health insurance costs. I was now self-employed as well.

During 2022, my final year of self-employment, our monthly premium had increased to \$1218 for a \$5000/\$10,000 HSA plan that we fully funded for a total of \$21,916 annually. My net profit from my accounting business, a 20-25 hour per week "side-job", was \$27,000. This is a 65% increase in health insurance costs in a 10 year period. During this same time period, our farm income increased by 29%. This is when I chose to go back into full-time off-farm employment to gain some relief with our health insurance costs

Due to the nature of my accounting business working with other self-employed farmers, my story is unfortunately not unique. Most family farms are not large enough to financially justify regular employees, thereby needing family members to work on-farm to make their businesses profitable. When spouses are forced to off-farm employment to offset health insurance costs, farm families are

now forced to pay for outside farm labor, childcare costs, commuting expenses, etc which, in-turn, eats into the farm profit and the profitability of the off-farm working spouse.

The Ohio Farm Bureau Health Plan could be life-changing for many farm families, providing an affordable option to self-employed farm businesses. As important as affordability, the Plan would also offer a simple option for families, allowing them to focus on growing and maintaining their businesses without having to navigate the world of insurance brokers, the limitations of healthcare.gov, pricing and plan shopping annually and business entity decisions for health insurance purposes. Farmers and other self-employed agricultural business owners work incredibly hard to grow and maintain their businesses, fighting market fluctuations, weather, livestock disease issues, mental health issues and many other outside factors regularly. Health Insurance should not be one of them.

I would like to personally ask for your support for the Ohio Farm Bureau Health Plan. With the implementation of this plan, I would be able to once again leave full-time off-farm employment, returning to the farm so our family could afford to work together once again while maintaining profitability in a challenging agricultural industry.