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Senate Committee on Financial Institutions, Insurance and Technology

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Senate Bill 100 – Testimony

Chair Wilson, Vice-Chair Lang, Ranking Member Craig, and other members of the Financial Institutions, Insurance and Technology Committee, my name is Sara Tallmadge, and I first want to thank you for giving me the opportunity to provide my written testimony in support of Senate Bill 100. Senate Bill 100 provides more affordable and accessible health care options to the 64,561 farmers and agriculturalists that make up the growing membership of the Ohio Farm Bureau organization. Many of these dedicated community members across our 88 counties must choose between working an off-farm job to provide health insurance for their families, risk being underinsured, or live without healthcare coverage. With the support of Senate Bill 100 not only can we provide increased healthcare access to our farmers, but we can also provide positive impacts on healthcare issues affecting our rural communities.

I was fortunate to have had the opportunity to grow up on my family's 200-acre farm in Ashland County which led me to a career in livestock veterinary medicine. As a new Vet Tech, I was excited to have a career where I could care for the livestock animals that I loved and make a difference through research advancement. It was an amazing and rewarding career - until the wear of the long days, emergency calls, repeated euthanasias, and chronic pain took its toll. After 9 years, I chose to depart from an agricultural career that I once loved. I did this, because I had the ability to, but many of my farmer peers cannot, though they experience many of the same struggles. Whether they are part of one of the over 2000 generational farms in Ohio or are a new and beginning farmer working to develop the best future for themselves and their families, farmers continuously show up and continue providing high quality food and products for their fellow Ohioans, despite what they may be struggling with mentally and physically on a daily basis.

Farmers are more likely to report symptoms of psychological distress including burnout, hopelessness, and loss of self-esteem and studies have shown that two-thirds of agricultural producers reported anxiety disorders and over half reported depression. Risk factors for mental health issues and suicide among farmers include social isolation, chronic pain, and poor access to healthcare.

Farmers in Ohio's rural and Appalachian counties are less likely to believe there are adequate services in their counties. 46% of farmers and farmworkers say it is difficult to access a therapist or counselor in their local community and the majority, nearly 90%, of those agriculturalists agree that the cost of treatment is an obstacle in seeking care for their depression, anxiety, and other mental health needs. Those conditions, that if not treated, can lead greater health concerns such as substance use for coping and even suicide.

Persistent mental health issues in our farmers are highly preventable and treatable, but many do not obtain the care that they need due to lack of healthcare coverage or services existing outside of their provider network. With the passage of Senate Bill 100, we would help to reduce those mental health care disparities that exist in our farming communities by allowing Ohio Farm Bureau to offer a health plan that provides members the ability to design the best coverage for their specific needs and a larger healthcare provider network that includes greater access to affordable treatment and support, such as telehealth counseling services.

Through this plan, farmers and farmworkers will remain on the farm supporting Ohio agriculture for years to come, even reducing the need for off-farm jobs that add in additional stress to the mix.

I appreciate your time and thank you again for the opportunity to testify today.