

Chairman Wilson, Vice Chair Lang, Ranking Member Craig, and members of the Financial Institutions, Insurance and Technology Committee, my name is Steve Knollman and I am a sixth-generation family farm in Crosby Township of Hamilton County. I farm with my dad, a cousin, and his son. We farm 1,500 acres of corn, and soybeans, and also have 60 head of black Angus cattle in a cow-calf operation. I also rent 30 acres on my dad's farm for grain, as well.

Health insurance was not a problem for my wife (Lisa, married for 41 years) and me 10 years ago. My wife worked for Proctor and Gamble, Folgers Coffee, and Smuckers for close to 30 years. We had great insurance then, but when our son got married our plan was for my wife to watch our grandkids as they came along. So when that started happening we started on an ACA plan. We wanted to get plans with high deductibles and lower premiums because we are relatively healthy people. What we didn't realize was that a few years into these plans, as a farmer we had the "perfect storm" hit us. We had a year of farming where we had record yields of corn and beans. Usually not both in the same year, but that year we did. And high grain prices spiked after that. On my dad's farm that we rent, we had extra grain to sell and didn't realize until our accountant was doing the taxes that we had made "too much money" for the year and we were going to have to pay a very substantial fine because of the income bracket we were in for the ACA plan.

We were shocked. We felt like this was the healthcare plan limiting how much we could make. Farmers need those good income years to bank money for the bad years to get you through those cycles.

So we started looking around for other plans and talking to Ohio Farm Bureau about an alternative to these plans and found out other farmers had been having trouble, too. Everyone was looking for a solution. Ohio Farm Bureau has modeled a plan that the Tennessee Farm Bureau has been doing through Farm Bureau Health Plans since 1993 for members of their organization. These help farmers who are full-time or part-time or hobby farmers, who have varying incomes from year to year. Farming is so weather-driven that it is hard to know what your income could be from year to year. This plan would be more forgiving for us. Other states like Indiana, Texas, and Nebraska are working for their farmers, too.

Ohio Farm Bureau has come up with a plan in Senate Bill 100 by Senator Manchester, and House Bill 99 by Representative Peterson, that is a great solution. It would be for Ohio Farm Bureau members and would help with issues that farmers face every day. On February 20, 2025, being on the Hamilton County Farm Bureau board as a public policy chair, I was given the chance to attend Ag Day at the Capital in Columbus. That

day three representatives from our board got the chance to have meetings with some of our state Representatives and Senators to tell our story about this issue. We met with Senator Blessing, Representative Cindy Abrams, and staff from Representative Dani Isaacsohn's office. Since those meetings, Hamilton County Farm Bureau held a legislative luncheon in Cincinnati where I got to talk to Senator Ingram and Rep Thomas. Also in attendance were Representatives Odioso and Denson, who were able to talk to other Hamilton County Farm Bureau members about these plans. We appreciate the time our elected officials have taken to learn about this issue and how it could help our community.

I want to personally thank everyone for hearing our story and would urge you to vote to approve this bill. This would mean a lot for Ohio Farm Bureau members and Ohio agriculture.

Thank you,
Steve Knollman