



**The Ohio Senate  
Financial Institutions, Insurance and Technology Committee Meetings  
Senate Bill 100  
Kezia Ofosu Atta, Director of Advocacy  
American Lung Association in Ohio  
March 4, 2025**

Chair Wilson, Vice Chair Lang, Ranking Member Craig, and members of the Senate Financial Institutions, Insurance and Technology Committee, my name is Kezia Ofosu Atta. I am the Director of Advocacy for the American Lung Association in Ohio. The Lung Association is the nation's oldest voluntary public health organization with a mission to save lives by improving lung health and preventing lung disease. We do this through education, advocacy, and research.

Thank you for the opportunity to testify in opposition to Senate Bill 100 and how it will be particularly harmful to patients with pre-existing conditions like asthma, COPD, lung cancer, and other lung diseases. I am here today to join fellow advocates and urge the committee to oppose Senate Bill 100, prioritizing access to regulated, quality, and affordable health insurance programs for Ohioans, and protecting them from exploitative and predatory ones like the Farm Bureau plans.

While plans sold through the state's individual insurance marketplace are required to cover essential health benefits, including prescription medication and hospitalizations, farm bureau plans lack these requirements for robust and comprehensive coverage and, under Senate Bill 100, won't follow the consumer protection laws other insurers have to follow. As a result, these plans expose enrollees to the financial and health risks inherent in substandard coverage. Because these plans lack regulation at the state level, they utilize misleading and deceptive marketing practices, ignore essential patient protections, charge patients with pre-existing conditions more or decline to offer them coverage, and can cause individuals to enroll in plans that do not align with their

medical needs or expectations.<sup>1</sup> Farmers have unique health needs, including an increased prevalence of respiratory diseases like non-allergic asthma and both chronic and acute bronchitis.<sup>2</sup> Comprehensive coverage is vital to ensure people with lung disease have access to the medications, treatments, and specialists they need.

Farm Bureau plans will likely attract younger and healthier individuals, dividing Ohio's marketplace risk pool. This will result in a spike in premiums for comprehensive plans sold in the marketplace, the only ones covering the treatments and services people with lung disease need. Patients with lung disease should not have to pay higher premiums because they need coverage for a pre-existing condition.

Similar plans also have a history of fraud and insolvency.<sup>3</sup> If this continues, patients could pay their premiums but still not have the coverage they were promised when they get sick. This could leave patients with lung cancer and other expensive illnesses with massive medical bills or force them to forgo needed treatment. Medical debt is already the largest source of debt in collection in the United States, where one in three adults carry medical debt.<sup>4</sup> Senate Bill 100 may put more patients at risk of accumulating medical debt due to misleading coverage policies.

The American Lung Association urges members to oppose Senate Bill 100 that would exclude certain agricultural entities from insurance regulations. We are committed to working with you to expand access to quality and affordable health coverage, but farm bureau plans are not the right solution.

I am happy to answer any questions.

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<sup>1</sup> Under-Covered: How "Insurance Like" Products Are Leaving Patients Exposed. 2021

[https://www.lung.org/getmedia/5b240c9a-72ec-4217-bc75-d416e6f69f51/undercovered\\_report.pdf](https://www.lung.org/getmedia/5b240c9a-72ec-4217-bc75-d416e6f69f51/undercovered_report.pdf)

<sup>2</sup> 2 Kirkhorn, Steven and Marc B. Schenker. Human Health Effects of Agriculture: Physical Diseases and Illnesses.

Accessed at: <http://nasdonline.org/1827/d001772/human-health-effects-of-agriculture-physical-diseases-and.html>

<sup>3</sup> Kofman, Mila, Eliza Bangit and Kevin Lucia. The Commonwealth Fund. MEWAs: The Threat of Plan Insolvency and Other Challenges. March 2004. Accessed at:

[https://www.commonwealthfund.org/sites/default/files/documents/\\_\\_\\_media\\_files\\_publications\\_issue\\_brief\\_2004\\_mar\\_mewas\\_the\\_threat\\_of\\_plan\\_insolvency\\_and\\_other\\_challenges\\_kofman\\_mewas.pdf](https://www.commonwealthfund.org/sites/default/files/documents/___media_files_publications_issue_brief_2004_mar_mewas_the_threat_of_plan_insolvency_and_other_challenges_kofman_mewas.pdf)

<sup>4</sup> [FACT SHEET: The Biden Administration Announces New Actions to Lessen the Burden of Medical Debt and Increase Consumer Protection | The White House](#)

