

Ohio Senate Financial Institutions, Insurance, and Technology Committee
March 18, 2025
Opponent Testimony – SB 100
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Chairman Wilson, Vice Chair Lang, Ranking Member Craig, and members of the Senate Financial Institutions, Insurance, and Technology Committee, I am Leo Almeida, Ohio Government Relations Director for the American Cancer Society Cancer Action Network (ACS CAN). On behalf of the over 76,000 Ohioans who will be diagnosed with cancer this year, ACS CAN opposes Senate Bill 100, which authorizes the sale of unregulated health products that could discriminate against Ohioans with pre-existing conditions. This bill would leave Ohioans, including cancer patients, exposed to medical and financial harm.

As an organization committed to reducing death and suffering from cancer, we are concerned about this legislation for several reasons:

1. Senate Bill 100 creates health plans that look like health insurance but offer none of the state law safeguards important to diagnosing and treating cancer.

Ohio state law provides a number of protections important to cancer patients and to ensuring that insurance coverage in Ohio covers screenings and treatments for cancer. SB 100 plans won't have to follow consumer protection laws other insurers have to follow. The Ohio Department of Commerce and Insurance Department will have no power to help consumers with complaints and Ohioans will have no meaningful appeals process. Under SB 100, the Ohio Farm Bureau can establish health plans that will not have to comply with laws that require coverage of cancer screenings, place limits on out-of-pocket costs, and improve access to clinical trials and oral chemotherapy.

2. Ohioans may be left without coverage, face large costs, or be denied coverage.

Farm Bureau plans have no protections for people with "pre-existing conditions." That means they can charge farmers with pre-existing conditions larger premiums or decline to cover them all together. It also means they can decline to cover the person after they are diagnosed, based on medical history. In the past, we have seen situations where cancer patients faced large medical bills, because their cancer was considered a "pre-existing condition." This is very concerning considering that 30% of Ohio adults under age 65 have a pre-existing condition.ⁱ

If these plans drop a person who is diagnosed with cancer, the person may be outside the time frame where they can purchase insurance on the Health Insurance Marketplace. They may have to delay treatment until the next time they can enroll in a comprehensive insurance plan. These products are marketed as a solution for farmers, yet nearly two out of three farmers have pre-existing conditions.ⁱⁱ

3. These aren't affordable options for many Ohioans.

SB 100 plans may cherry-pick healthy customers and reject people with histories of illness (something that other Ohio insurers can't do). By removing these healthy individuals from the insurance pool, the risk is concentrated in state individual marketplaces, potentially driving up premiums. This destabilization makes it harder for cancer patients and others with pre-existing conditions to afford health insurance, further exacerbating their difficulties in securing adequate coverage.

For these reasons, we urge you not to pass SB 100. I'm happy to try to answer any questions you might have.

ⁱ Cynthia Cox, Gary Claxton, et al. "Pre-Existing Condition Prevalence for Individuals and Families.," KFF, January 13, 2020, <https://www.kff.org/health-reform/issue-brief/pre-existing-condition-prevalence-for-individuals-and-families/>.

ⁱⁱ Inwood, Shoshannah, et al. "Health Insurance and National Farm Policy." *Choices*, vol. 33, no. 1, 2018, pp. 1–7. JSTOR, <http://www.jstor.org/stable/26487425>.