

Chairman Wilson, Vice Chair Lang, Ranking Member Craig, and members of the Financial Institutions, Insurance and Technology Committee, my name is Ben Sanders, I am the Executive Director of Government Affairs at Farm Bureau Health Plans. I appreciate the opportunity to provide proponent testimony on Senate Bill 100 on behalf of Ohio Farm Bureau and our members.

At Farm Bureau Health Plans in Tennessee, we have offered health plans to our members since 1947. Since that time we have been a trusted, reliable partner in the health space in Tennessee. The coverage we provide to members allows them to have greater choice and flexibility in their lives and businesses. More importantly, it gives them financial security for coverage both of typical health and illness situations as well as catastrophic medical conditions.

Our state statute passed in 1993 to answer some regulatory questions; there were no other membership associations providing a self-funded health plan, hence the need for regulatory clarity. The rationale at the time was that as a self-funded, self-governed membership organization, Farm Bureau should be afforded the same flexibility as any other self-insured group like employer plans.

What that statute has allowed us to do is to continue providing comprehensive coverage to members. We provide robust benefits and comprehensive coverage with a broad statewide network.

We are often asked how we affect the ACA market. We enhance the ACA marketplace because more coverage for more people is always beneficial to the overall marketplace. Additionally, the claims we pay, for everything from wellness visits to PCP care to cancer coverage, keep that risk from accruing to the ACA marketplace, which would drive up rates.

As a membership organization with leadership elected from the membership, we are diligent to ensure members know exactly what they are getting. We provide the assurance of contracts that do not expire, meaning we cannot drop people or raise their rates due to their own health claims history or status. However, members can leave the plan at any time with 10 days notice. This allows the member tremendous flexibility to decide each month if these plans are the best fit for their family.

These plans are a proven success for the members that need them. The market for these plans is very small compared to the overall population, but are critically important to those members who feel they don't have a quality, affordable option for their family. It is a proven model that benefits the Farm Bureau and the agriculture industry.

Chairman Wilson, members of the Financial Institutions, Insurance, and Technology Committee, I want to thank you for your time today and for letting me offer our perspective on how Farm Bureau Health Plans could benefit Ohio. I'm happy to take any questions the committee might have, thank you.