

Chairman Wilson, Vice Chair Lang, Ranking Member Craig, and members of the Financial Institutions, Insurance and Technology Committee, I would like to ask you to imagine a world with no farmers. What would you eat? What would you wear? How would you get your daily necessities? Luckily, this is not a hypothetical picture I need to paint, because all of us in this room can agree that farms and small businesses are the backbone not just of a rural economy, but truly, they are the foundation for our state and nation as well. Yet, the challenges these entrepreneurs face feel, at times, insurmountable. I know because I have been there.

My name is Rose Hartschuh, and I represent farmers in 24 northwest Ohio counties on the Ohio Farm Bureau Board of Trustees. My husband, Greg, and I live in north central Ohio, where we dairy farm and raise corn, soybeans, and kids. The cows are predictable, it's the pre-teen boys that keep us on our toes. Did I mention they are twins?

I met my husband at Ohio State, where he was on track to return to the family farm. Greg likes to joke that growing up, everyone told him to marry a nurse or a teacher because they could carry health insurance. This was perfect since I was pursuing a degree in agricultural education. After college, I began teaching high school agriculture, and, sure enough, I had great health insurance.

When we found out we were expecting twins, we were torn. The compensation I received as a teacher, along with the benefits, was appealing. However, we began to crunch the numbers. The hours a teacher with heavy out-of-classroom student commitments put in, coupled with a livestock farmer's schedule, would equate to a great deal of paid childcare. At the same time, we recognized that our operation had the potential to grow and expand if we had more time to develop the business. Financially, we knew there might be sacrifices, but ultimately, because we believed that the most important work we could do is raise our family and because we wanted to focus on growing our own farm, we made the leap from one of us having a full-time job with benefits to both of us being self-employed.

This still left a very important question: what would we do for health insurance? Initially, we carried an expensive private plan through a local agent. Then, as the Affordable Care Act was fully implemented in Ohio, private options became more limited. Two large companies that covered our county sent letters to policyholders explaining that they would no longer cover our geography. Although it was not our first choice, the only option we were left with at the time was the Healthcare Marketplace, the government-designed program for individuals like us who are not able to receive coverage through an employer plan.

Last summer, as a member of the Ohio Farm Bureau board of trustees, I had the opportunity to travel to Tennessee with two of my fellow board members to learn more about the health plan offerings available through the Tennessee Farm Bureau. I was impressed by the quality and service the plans provided. The professionalism and dedication to care by the plan administrators was second to none. The level of coverage and plan offerings were nearly identical to our family's current coverage. I tried to find holes in the plan offerings, but admittedly I could not. The coverage, the network, the premiums: they all checked out.

So, what would these plans mean for my family? Absolutely nothing. At the end of the day, although the plans this program would bring to the table are nearly identical to our current coverage, our family would still not utilize them. Our current plan would be comparable coverage at a lower cost because of the subsidy our household receives on Marketplace coverage. Our experience and coverage on Marketplace have both been acceptable, and we have not had any gaps in coverage. Our household will likely stay right where we are.

This might leave you wondering: why do I stand here today, then? You see, just because this program is not a fit for our family does not mean it isn't a fit for others. Options are always a good thing. The members of our organization need these plans as an option for their families. Not everyone will find the best fit on the Marketplace. Why not allow them to make the best decision possible for their individual circumstances?

The number one question I receive when I tell someone my husband and I are both full-time farmers is: what do you do for health insurance? I can't tell you the number of friends and neighbors I have who would love to be on the farm full-time, but they can't roll the dice and not have health coverage, and the Marketplace doesn't meet their needs. When it comes down to it, we have the opportunity to remove a barrier to full-time farming and small business ownership by passing this bill and providing another option for health plans.

We want to thank Senator Manchester for bringing this bill to the Senate and helping lead the effort to provide a solution to this problem. Chairman Wilson, members of the Financial Institutions, Insurance, and Technology Committee, I want to thank you for your time today and ask for your support in creating a healthier Ohio.