



Advocates for Ohio's Future

Testimony to the Ohio Senate - Interested Party
Medicaid Committee
HB 96, Main Operating Budget FY2026-FY2027
May 15, 2025

Chair Romanchuk, Vice Chair Huffman, Ranking Member Liston, and members of the Senate Medicaid Committee, thank you for the opportunity to provide testimony on House Bill 96. My name is Sarah Hudacek and I am the Coalition Manager of Advocates for Ohio's Future.

AOF is a broad-based coalition of organizations that focus on behavioral health, children and families, disability services, aging, food and nutrition, housing, education, and more, and it cannot be overstated the extent to which any changes to the Medicaid program would ripple throughout the health and human services spectrum.

Advocates for Ohio's Future is part of Ohio Medicaid Matters, a coalition of more than 80 organizations, including the state's leading human services agencies, health advocacy associations and hospital systems. We believe Medicaid is foundational to Ohio's economic success, and we want as many Ohioans as possible to have the health care they need to work and thrive.

As currently proposed, "shall" trigger language in HB 96 would immediately discontinue medical assistance for the 770,000 Ohioans in the Medicaid expansion group if federal funding dips below 90 percent.

Ohioans cut out of Medicaid by this trigger would face a difficult landscape of alternatives to coverage. Employees earning less than 200 percent FPL are less likely to work for an employer who offers insurance, and less likely to be eligible for that insurance, than higher income workers.¹ Only 25 percent of Ohioans eligible for Medicaid expansion would be eligible for employer-sponsored insurance.²

Those who are eligible for employer coverage may face high out-of-pocket costs, with high insurance premiums and high deductibles relative to their income. The Healthcare.gov Marketplace may not fill this coverage gap, either, because those enrolling in the Marketplace must earn more than 100 percent FPL.³ It

¹ Peterson-KFF Health System Tracker: <https://www.healthsystemtracker.org/chart-collection/trends-in-employer-based-health-coverage/>

² <https://www.healthpolicyohio.org/files/publications/policyconsiderationsmedicaidexpansionfinal.pdf>

³ KFF: <https://www.kff.org/affordable-care-act/issue-brief/explaining-health-care-reform-questions-about-health-insurance-subsidies/>

makes sense, then, that research shows that the majority of people become uninsured after losing Medicaid.⁴

Without Medicaid expansion coverage, low-income Ohioans would be more likely to delay preventive care until health needs become crises, leading to poorer health outcomes, higher costs of care, and potential loss of life. When it comes to children, data shows a correlation between parents' Medicaid enrollment and children's enrollment, meaning that when parents lose Medicaid coverage, children are more likely to lose coverage, as well.

Medicaid expansion is a shared state and federal expense, with the federal government covering 90 percent of the costs of services and the state covering just 10 percent. The trigger provision would eliminate expansion coverage if the FMAP drops by even 1 percent.

AOF joins Ohio Medicaid Matters in asking lawmakers to enable flexibility and change the trigger language from "shall" to "may."

Thank you for the opportunity to testify, and for your time and your diligence throughout this budget process. I welcome questions at any time via email at shudacek@communitysolutions.com.

Advocates for Ohio's Future
175 S. Third Street Suite 350 | Columbus Ohio 43215
www.advocatesforohio.org | shudacek@communitysolutions.com

⁴ <https://www.kff.org/medicaid/issue-brief/what-happens-after-people-lose-medicaid-coverage/>