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Sponsor Testimony: Ohio Senate Medicaid Committee H.B. 130 – The Medicaid Estate Recovery Notification Act

Good morning Chairman Romanchuk, Vice Chair Huffman, Ranking Member Liston, and members of the Senate Medicaid Committee — Senators Ingram, Johnson, and Wilson. Thank you for the opportunity to offer sponsor testimony on House Bill 130, the *Medicaid Estate Recovery Notification Act*, which passed unanimously out of both the House Medicaid Committee and the full House of Representatives.

The Medicaid Estate Recovery Program allows the state to recover the cost of certain Medicaid services from a beneficiary's estate after they pass away. Unfortunately, many Ohioans are unaware that the state can seek repayment from their estate — including from their home. Advocates, legal aid providers, and consumer groups all report that knowledge of this program is minimal, particularly among older adults and Ohioans with disabilities.

When individuals are not clearly informed about estate recovery, their loved ones can be left to deal with unexpected debts and complex legal challenges during an already difficult time. That is why *H.B. 130* focuses squarely on transparency and fairness — ensuring that every Medicaid applicant is clearly informed, in plain language, about what the Estate Recovery Program entails.

Specifically, the bill requires the Ohio Department of Medicaid to notify applicants about the Estate Recovery Program twice — once when they apply for Medicaid and again upon approval. These notices must be uniform statewide and written in a consumer-friendly format that clearly explains, in everyday terms, how the program works, which assets are subject to recovery, and examples of common scenarios. Importantly, the bill also requires that Medicaid recipients themselves be involved in developing and reviewing these materials, ensuring they are practical, understandable, and relevant.

In addition, H.B. 130 directs the Department to provide targeted notifications to enrollees who may be most at risk of estate recovery. These must include information about available resources such as consumer support services, legal aid, and estate planning assistance. This aligns with best practices recommended by organizations such as AARP and the Medicaid and CHIP Payment and Access Commission.

By ensuring that Medicaid applicants receive clear, written explanations at both application and approval, this bill empowers individuals and families to make fully informed financial decisions. Transparency gives families the opportunity to plan ahead — whether through estate planning or other lawful strategies — while remaining in full compliance with Medicaid requirements.

I want to emphasize that for many Ohioans, Medicaid eligibility is not a choice, but a necessity. Many applicants have limited resources or need long-term care. In such cases, clarity and fairness are essential. Estate recovery can disproportionately impact low-income families and those with special needs, sometimes hindering their ability to build and pass on modest generational wealth. H.B. 130 takes a meaningful step toward addressing that problem.

Better communication builds trust. When people feel blindsided by estate recovery claims, it can lead to confusion and frustration with the Medicaid system. Providing clear, upfront information helps restore confidence — ensuring that recipients understand their rights and responsibilities and that our government is acting transparently and compassionately.

With H.B. 130, Ohio has an opportunity to lead by example — to ensure that a program designed to help our most vulnerable citizens also treats them fairly and respectfully. Let's make sure no Ohioan is ever caught off guard by a policy they didn't fully understand. Informed citizens make better choices, and better choices lead to better outcomes for everyone.

I want to thank my joint sponsor, Representative LaRe, for his partnership on this important, consumer-focused legislation. It has been an honor to work alongside him to strengthen trust and transparency in the Medicaid system.

Thank you, Mr. Chairman, Vice Chair, Ranking Member, and members of the committee, for your time and thoughtful consideration. We look forward to your questions and to your support for this important bill.