

As Introduced

**136th General Assembly
Regular Session
2025-2026**

H. B. No. 904

Representative Somani

**Cosponsors: Representatives Brennan, Brownlee, Upchurch, McNally,
Piccolantonio, Abdullahi**

To enact sections 3902.81, 3902.82, and 3902.83 of
the Revised Code to establish a reinsurance
program.

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BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF OHIO:

Section 1. That sections 3902.81, 3902.82, and 3902.83 of
the Revised Code be enacted to read as follows:

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Sec. 3902.81. (A) As used in sections 3902.81 to 3902.83
of the Revised Code, "health plan issuer" and "health benefit
plan" have the same meanings as in section 3922.01 of the
Revised Code.

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(B) The superintendent of insurance shall establish and
implement a reinsurance program designed to mitigate the impact
of high risk individuals on rates for health benefit plans in
this state.

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(C) As part of the reinsurance program established under
this section, the superintendent shall apply to the secretary of
the United States department of health and human services for an
innovation waiver under section 1332 of the "Patient Protection
and Affordable Care Act," 42 U.S.C. 18052.

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(D) (1) The reinsurance program shall provide reinsurance 19
to health plan issuers that offer health benefit plans in this 20
state. Based on funds available in the Ohio reinsurance fund 21
established under section 3902.82 of the Revised Code, the 22
reinsurance program has the following payment parameters: 23

(a) An attachment point of thirty thousand dollars; 24

(b) A coinsurance rate of eighty per cent; 25

(c) A coinsurance cap of two hundred fifty thousand 26
dollars. 27

(2) The superintendent may adjust the payment parameters 28
described in division (D) (1) of this section on an annual basis 29
based on the amount of funds available in the Ohio reinsurance 30
fund. 31

Sec. 3902.82. The Ohio reinsurance fund is created in the 32
state treasury. The fund shall consist of any pass-through funds 33
received as a result of the innovation waiver approved by the 34
secretary of the United States department of health and human 35
services under section 1332 of the "Patient Protection and 36
Affordable Care Act," 42 U.S.C. 18052, any additional federal 37
funds received to provide reinsurance under the reinsurance 38
program established under section 3902.81 of the Revised Code, 39
and funds collected under the assessment imposed on health 40
insuring corporations under section 3902.83 of the Revised Code. 41
The superintendent of insurance shall use the money in the fund 42
to provide reinsurance to health plan issuers under the 43
reinsurance program established under section 3902.81 of the 44
Revised Code. 45

Sec. 3902.83. (A) As used in this section, "health 46
insuring corporation" has the same meaning as in section 5168.75 47

of the Revised Code. 48

(B) For purposes of the reinsurance program established 49
under section 3902.81 of the Revised Code, there is imposed an 50
annual assessment on each health insuring corporation. The 51
assessment amount shall equal one per cent of the health 52
insuring corporation's gross premiums from the previous calendar 53
year. 54

(C) Assessment amounts shall be deposited into the Ohio 55
reinsurance fund established under section 3902.82 of the 56
Revised Code and shall be used to provide reinsurance under the 57
reinsurance program established under section 3902.81 of the 58
Revised Code. 59