



HB 388 Proponent Testimony  
Kelly O'Reilly, OAHP President and CEO

Ohio Senate Insurance and Financial Institutions Committee  
December 1, 2020

Chairman Hackett, Vice Chairman Hottinger, Ranking Member Craig, and Members of the Senate Insurance and Financial Institutions Committee:

On behalf of the Ohio Association of Health Plans (OAHP), thank you for the opportunity to offer testimony on Substitute House Bill 388. OAHP supports the compromise language contained in the as passed by the House version of Sub. HB 388, which will protect Ohioans from costly surprise medical bills.

The Ohio Association of Health Plans (OAHP) is the state's leading trade association representing the health insurance industry. OAHP's member plans provide health benefits to more than 9 million Ohioans through employer-sponsored coverage, the individual insurance market, and public programs such as Medicare, Medicaid, and the Federal Insurance Marketplace. Our members offer a broad range of health insurance products to Ohioans in the commercial marketplace and are committed partners in public programs.

Sub. HB 388 enjoys widespread support because it is the result of a historic compromise among various players within the healthcare system who have long agreed that we needed to solve this issue but disagreed about how out-of-network costs would be determined and paid. The bill mends that breach by establishing a system that encourages negotiation while discouraging an arbitration process that could escalate costs. Therefore, Sub. HB 388 protects patients while also ensuring providers are fairly compensated without triggering unnecessary health insurance premium increases for employers. OAHP recommends that the bill move forward without amendments, as any change has the possibility to unravel the careful compromise reflected in Sub. HB 388 as it is pending before this committee.

OAHP would like to thank all parties involved in crafting this compromise language, which most importantly protects Ohioans from surprise medical bills. OAHP fully supports Senate passage of Sub. HB 388.