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Chairman Brinkman, Vice Chair Lampton, and Ranking Member Miranda, thank you for the opportunity to testify regarding House Bill 675.

For several years, the Department of Insurance has regulated the ability of insurance agents and advisors to solicit potential customers to purchase Medicare supplemental insurance. Unfortunately, what started as a well-intentioned attempt to protect senior citizens has turned into an overreach by government that prevents insurance professionals from speaking with potential clients and leaves Ohio out of the mainstream when it comes to solicitation policies.

The current rule, Ohio Administrative Code 3901-8-09, prohibits virtually all agent-generated communications with potential clients unless it's through direct mail or if the potential supplemental insurance client is already a business client. Here are a few examples of how restrictive the current prohibitions are:

- An agent calling fellow members of a 65+ group at his or her church about purchasing supplemental insurance;
- An agent sending a Facebook message about interest in purchasing insurance to someone they graduated from high school with 50 years ago;
- An agent approaching a group of seniors enjoying their coffee at McDonald's and asking them if they're interested in chatting about supplemental insurance

Unless the agent has an existing business relationship with these potential customers, all of these interactions violate the current rule in place. Simple interactions with people that are the heart of an entrepreneurial and capitalist system are banned because someone in government thinks senior citizens are incapable of telling people "no," "not interested," or "buzz off."

None of us want to see seniors taken advantage of. But treating all licensed agents as potential predators and banning them from having any kind of discussion with folks about a legitimate insurance product that helps seniors is a classic example of government telling us they know better than anyone else.

House Bill 675 repeals the prohibitions currently in rule and brings Ohio in line with other states as to how agents can approach potential customers. The bill restores the ability of small business owners to grow their business by selling legitimate, regulated products that benefit Ohio citizens.

The Ohio chapter of the National Association of Insurance and Financial Advisors is supportive of this legislation.

Thank you for the opportunity to present testimony. I would be happy to answer any questions you may have of me, or pass them along to the experts from NAIFA-Ohio.