

Government Oversight and Reform Committee
Opponent Testimony
SB 17
Ariel Miller

Chairwoman Roegner, Vice Chair McColley, and Ranking Minority Member Craig,

I am writing in opposition to SB 17 as one of Ohio's volunteer Certified Application Counselors and a thirty-plus year professional and advocate for solutions to poverty from the Episcopal Diocese of Southern Ohio. A huge number of Ohio families are already pushed to the limit by job loss or reduced income, with major, time-consuming responsibilities for tutoring children while struggling to apply for new jobs and negotiate complex systems like unemployment insurance.

This bill kicks thousands of our neighbors while they are down.

Let me put a face on that. This fall, I started getting calls from a mental hospital whose staff needed help getting uninsured patients enrolled in Medicaid. I tried to call into the wards and was able to reach a few patients who were dazed and overwhelmed. They had never met me, but I tried to get them to tell me their income information so I could do an online Medicaid application for them. It was an impossible dynamic. These were people about to be discharged with huge medical bills. Applying is no guarantee of coverage, and worry about medical debt was another blow to patients facing a lot of other challenges: paying rent and utilities, rebuilding trust with their children, looking for a job.

Consulting a caseworker at the Hamilton County Department of Job and Family Services, I got the link that the hospital could use to take the training and become certified by the State to enroll people under **presumptive eligibility**. The patients would have to reapply to keep the coverage, but at least they could restart their lives after the trauma of a mental crisis without worrying about the hospital bills.

SB 17 would eliminate this practical and efficient remedy of presumptive eligibility.

Your bill would make it significantly harder for families to enroll, use, and maintain SNAP and Medicaid during the worst pandemic in over a century, when so many people have lost jobs and health insurance.

I am especially concerned by these provisions, which amputate flexibility Ohio could use under federal law - for these federally-funded programs -- to stabilize families during economic hardship like the current crisis:

- photo ID requirements for the SNAP EBT card
- ending categorical eligibility
- preventing health care providers from enrolling uninsured patients under presumptive eligibility

Even before the pandemic, Ohio had a higher proportion of hungry families than the national average for 15 years. What happens at the checkout if one parent tries to use the EBT card and the other parent's picture is on it?

As Executive Director of the Episcopal Community Services Foundation from 2004 to 2013, I helped spearhead the Ohio Benefit Bank in partnership with the Ohio Association of Foodbanks, and immersed myself in economic impact of public benefits for both families and communities. During the recession many advocates worked to persuade the State to adopt a 12-month certification for Medicaid so that families wouldn't have to reapply every six months. This is vital in reducing the churning that frequent reporting or reapplication periods creates.

The increased reporting in SB 17 is like opening a trap door under families at a time when losing health insurance could be deadly. See this study by the Center on Budget and Policy priorities on how increasing the paperwork harms already vulnerable people.

<https://www.cbpp.org/research/lessons-churned-measuring-the-impact-of-churn-in-health-and-human-services-programs-on> It also increases the workload of county caseworkers who are already stretched thin by the current crisis.

Until the expanded coverage under the Affordable Care Act went into effect in 2014, medical debt was the largest single cause of family bankruptcy. Governor Kasich's courage in expanding Medicaid eligibility to working-age adults was one of the most humane and effective government decisions I have seen in my career. When I retired, I trained to be a Certified Application Counselor (CAC) and have volunteered in that role since fall, 2013. Enrolling home health aides, people with small businesses, and other people who could not previously afford insurance is incredibly satisfying. I helped a house painter whose vision was deteriorating enroll in Medicaid, and he was able to get the new glasses he needed to continue successfully doing his job meticulously painting trim.

As a CAC I also saw the good accomplished by categorical eligibility and the state's certifying health care institutions to enroll uninsured people under presumptive eligibility. SB 17 would stop both of these streamlined processes which reduce the stress on families struggling with illness and overworked county caseworkers.

Please do not pass this bill. It would only magnify the financial and emotional stress of families and county workers across the State. You are all very intelligent people, and I am confident you can design policies that reduce Ohioans burdens and give them more freedom to contribute to this state's economic recovery.

Thank you for this opportunity to testify.

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