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October 30, 2017

The Honorable Tom Brinkman  
Chairman, House Insurance Committee  
Ohio House of Representatives  
77 S. High St.  
Columbus, OH 43215

Dear Chairman Brinkman,

On behalf of the nearly 8,000 members of the Ohio Chamber of Commerce, I write to express opposition to House Bill 156, legislation that would eliminate an important component of the vision benefits plans purchased by Ohio employers.

Many employers offer vision care coverage to their employees. According to the National Association of Vision Care Plans, more than 80 percent of companies now offer vision as part of a standard benefit package, and enrollment in employer-sponsored vision plans has increased by 20 percent in the last five years.

Presently, vision plans often negotiate rates for all of the services – whether they are services covered by the vision plan or not – that network providers offer. These includes things such as eye exams and glasses, contacts and other corrective devices, as well as other vision care products.

As a result, employees only have to pay the maximum allowable fee for services or products provided by a network provider, even if it is not covered by their plan. Many consumers benefit from this by seeing a reduction in their out-of-pocket costs. Without this protection, costs for non-covered services are generally higher.

Vision care companies' non-covered services fee maximums apply only to providers who have signed a participation agreement with the vision plan. HB 156 would trump a key provision of these private agreements and rewrite the terms of a contract freely entered into by both parties.

The bill represents an unnecessary government intrusion into the rights of two willing parties to voluntarily enter into a private contract and will lead to higher costs to consumers. We urge opposition to HB 156. Thank you.

Sincerely,

A handwritten signature in black ink that reads "Keith Lake".

Keith Lake  
Vice President, Government Affairs