Mr. Chairman and members of the Ohio State House of Representatives Insurance Committee. I’m Donald Rucknagel. I’m a retired academic hematologist.

Every industrial nation provides health care for all of its citizens, the United States excepted. Nationally there is a clamor for Medicare for All. However, our system is such, that most progressive institutions, such as the Food and Drug Administration, Securities Exchange Commission, child labor laws and women’s suffrage, all started first in states. Several times in the last 15 years, the Institute of Medicine, whose mission is to advise the national Congress on medical matters, has issued reports stating that the healthcare system in this country is not sustainable in the Twenty First Century. Thus, in addition to its benefit for Ohio, House Bill 440 is a prototype for what is needed nationally. Enactment will improve the health of the citizens of the state and it will be good for business.

 It is a creative bill because policy will be determined by a board consisting of two public health professionals from each of the seven healthcare regions of the Ohio Department of Health and that board will be chaired by the Director of the Ohio Department of Health. Thus, the program for financing healthcare will be integrated with the other activities of the Ohio Department of Health

Twenty per cent of Ohioans lack health insurance. When they become ill, they delay seeking care because they do not have health insurance. At some point, if they do not die first, they go to an emergency room; they are all expensive. Eventually, these costs get shifted to those who are insured in the form of increased premiums, co-pays and deductibles. As these increase, more and more individuals and companies are priced out of the system to send more people to the emergency room to shift more costs. That’s why the number of uninsured and the cost of healthcare have been, and will continue to increase relentlessly.

There are several implications of this dynamic. First is that the uninsured are driving the system. Second is that this is a non-partisan issue and we are all in this together. Third is that the problem will not go away; sooner or later it must be fixed. When H.B. 440 or its successor is enacted, it will also stabilize the workforce for small businesses.

This is the Ohio House of Representative’s opportunity. If it is grasped, posterity will remember.