



STATE SENATOR
CHARLETA B. TAVARES

15TH DISTRICT

Sponsor Testimony
Provided by Senator Charleta B. Tavares
Senate Bill 91
Senate Insurance and Financial Institutions Committee
Chair Jay Hottinger
March 28, 2017

Good morning Chairman Hottinger, Ranking Member Brown and members of the Ohio Senate Insurance and Financial Institutions Committee, thank you for providing the opportunity for Senator Skindell and me to present sponsor testimony on Senate Bill 91. SB 91 would give all Ohioans access to healthcare via a single payer system.

SB 91 would establish the Ohio Health Care Plan which would not only extend coverage to all Ohioans but would enable them to choose their own providers. Co-pays and deductibles would be eliminated and pre-

existing conditions would no longer prevent access to healthcare. A single payer system is best for Ohio because it increases access to care with minimal financial barriers. The Ohio Health Care Plan would uncouple health insurance from employment so that a person can go from one job to another without worrying about disruptions in their health insurance. SB 91 will also help to end the phenomenon known as “job lock”, in which people who otherwise would leave their current job to start their own businesses [or take advantage of another career opportunity](#); choose to stay in their current employment situation because they are worried about losing their health insurance [and/or their chosen providers in the current employer's healthcare plan](#).

The process for billing under the Ohio Health Care Plan would be completely streamlined; the only entity a provider will have to bill is the State of Ohio. This will eliminate the need for physicians to hire large amounts of administrative staff to deal with billing and will save billions of dollars in administrative costs when the law is implemented.

Simplifying the administrative waste in health care is key to realizing true cost savings. Currently about 31% of all healthcare spending goes to administration which is about twice the rate of Canada which has its own single payer health care system.

Health care is a human right and everyone regardless of race, gender, or socioeconomic status should have equal access. We are a country that believes in life, liberty and the pursuit of happiness. Our citizens, particularly our most vulnerable and underserved, will not be able to achieve the American dream if they are unable to take care of themselves because they are not adequately insured. While the state of Ohio has expanded Medicaid under the Affordable Care Act, there are still those who have fallen through the cracks and do not have health insurance. There are also people who cannot afford to purchase health insurance even with the introduction of subsidies and the health insurance marketplace via the Affordable Care Act. The United States prides itself on being the best nation in the entire world and as members of the General Assembly we strive every day to make Ohio the best

place to live, raise a family, and become successful. We should take this opportunity to be leaders and implement a healthcare system that is just and guarantees coverage to all Ohioans.

Thank you Chairman Hottinger and members of the committee for your time this morning, I ask for your favorable consideration and passage of SB 91. Senator Skindell and I will answer any questions you have at this time.