



December 1, 2020

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

Dear Chair Brinkman,

On behalf of the nearly 8,000 members of the Ohio Chamber of Commerce, I would like to express our opposition to House Bill 547, legislation that would limit copayments for occupational and physical therapy services.

Average employer health insurance premiums have gone up 22 percent over the past five years and 55 percent in the past decade. Not surprisingly, given these statistics, health care costs are consistently a top concern for Ohio Chamber member businesses.

Cost-sharing levels are one way employers and insurers try to compensate for this unsustainable rise in premiums. By requiring insurers to charge patients for therapy sessions in the same manner as for primary care visits, employers who want higher copayments in exchange for lower premiums will no longer have this option. As a result, by limiting cost-sharing, HB 547 will instead make health insurance premiums even more expensive.

In addition, some health insurers have recognized that, in certain circumstances, allowing plan participants to more affordably access physical and occupational therapy can lower the total cost of care. Not surprisingly, they are voluntarily introducing benefits that encourage use of physical or occupational therapy, with some plan designs even including coverage for visits at no additional cost to participants. The Ohio Chamber urges the legislature to continue to let the free market work.

Because HB 547 limits employer health care plan design options, will lead to higher health insurance premiums, and interferes in the free market, we urge opposition. Thank you.

Sincerely,

A handwritten signature in black ink that reads "Keith Lake". The signature is written in a cursive, slightly slanted style.

Keith Lake
Vice President, Government Affairs

cc: Members of the House Insurance Committee