



May 31, 2022

House Bill 675  
Barb Gerken, Legislative Chair  
Ohio Association of Health Underwriters  
Interested Party Testimony  
Ohio House Insurance Committee  
May 31, 2022

Chairman Brinkman, Vice-Chairman Lampton, Ranking Member Miranda and members of the Ohio House Insurance Committee, I am offering this written testimony on behalf of the Ohio Association of Health Underwriters (OAHU). OAHU's membership consists of insurance agents licensed by the Ohio Department of Insurance who specialize in the sale and servicing of health insurance benefits for both individuals and employers located throughout the state. We are pleased to have the opportunity to submit comments regarding H.B. 675 and its impact on the sale of Medicare supplement policies in the state of Ohio.

Our members are actively engaged in reviewing the changes outlined in this legislation since its introduction on May 18, 2022. We recognize that Ohio is one of only a few states with restrictions on the Medicare supplement sales process. Several of our members were actively involved in the changes to restrict what we viewed as predatory sales practices with a particularly vulnerable population. We appreciate that there may be a need to update state law related to the ability to tele-market or direct mailing/social media opportunities. Our greatest concern is allowing unsolicited contact of individuals at the individual's residence or in public or common area such as parking lots, hallways, lobbies or sidewalks. An individual would have an easier opportunity to throw away a mailing, end a phone call or delete a voicemail. It is increasing more difficult to disengage from an unsolicited in person contact.

Medicare coverage and selecting the appropriate coverage, at the appropriate time, is a multi-step process. Our members dedicated enormous resources to ensure that our clients have a full understanding of the products and services provided prior to selection of a vendor. Our members have great concern with that process moving to a parking lot or hallway.

In closing, we request that additional time be provided in order to thoroughly review the changes requested to ensure that we do not return to the aggressive and predatory practices that prompted the current rules under Ohio Administrative Code 3901-8-09. We appreciate the opportunity to provide these comments and would be pleased to respond to any additional questions or concerns of the committee. If you have any questions about our comments or if OAHU can be of assistance as you move forward, please do not hesitate to contact me at either (419) 794-7802 or [bgerken@firstinsurancegrp.com](mailto:bgerken@firstinsurancegrp.com).



*Barb Gerken*

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