

State Senator Nickie J. Antonio District 23

Senate Insurance Committee November 30, 2022 Sponsor Testimony SB 253

Good morning Chair Hackett, Vice Chair Romanchuk, Ranking Member Craig and members of the Senate Insurance Committee. Thank you for this opportunity to provide sponsor testimony on Senate Bill 253, which would provide healthcare for all Ohioans through the creation of the Ohio Health Care Plan (OHCP). This legislation will provide single-payer universal access to quality healthcare, dental care and vision services.

An April 2021 report by the Health Policy Institute of Ohio (HPIO) ranked Ohio as 47th in the nation in health¹, meaning Ohioans are living less healthy lives and spending more on healthcare than people in most other states. The HPIO also reports that there is a 29-year gap in life expectancy in Ohio, depending on factors like race, income and whether someone lives in a rural county or near a city, as well as other factors that affect access to healthcare.

Even with the Affordable Care Act, many people go without healthcare in this state and across the nation. Providing affordable healthcare and containing costs has been an ongoing problem for quite some time. Tragically, many of our constituents are just one health crisis away from financial ruin.

Senate Bill 253 would do the following:

- Provide for universal healthcare coverage to all Ohioans. Payment to healthcare providers for all covered benefits will be made from a single-public fund called the Ohio Health Care Fund. Every Ohioan would have their choice of provider and be fully covered for necessary health services, including routine outpatient services, prescription drugs, medical supplies, and medical transportation. Services would be provided without copayments or deductibles, and coverage will be provided regardless of income or employment status with no exclusions for pre-existing conditions.
- The OHCP will be administered by the Ohio Health Care Agency, which will operate under the direction of the Ohio Health Care Board. The Board will be composed of the Ohio Director of Health and two elected representatives from the seven regions covering the state.

¹ https://www.healthpolicyohio.org/2021-health-value-dashboard/

- The Board will negotiate and set prices for healthcare services provided under the OHCP and pay for those services. It will establish standards to demonstrate proof of residency and provide each participating individual with identification that can be used by providers to establish eligibility for services. The Board will also seek all necessary waivers, exemptions, agreements or legislation to allow various federal and state healthcare payments to be made to the Ohio Health Care Agency, which would then assume responsibility for all benefits and services previously paid for by those funds. In the absence of waivers for Medicare and Medicaid, these plans will be considered primary insurers, and the OHCP will be the secondary insurer. Until such time as waivers are obtained, the OHCP will not pay for services for persons otherwise eligible for the same benefits under Medicare or Medicaid.
- The OHCP calls for the establishment of a Technical and Medical Advisory Board, made up of healthcare providers and consumer representatives, to help establish policy on medical issues and various other matters relating to the healthcare system.
- The legislation will also create a Division of Consumer Affairs within the Agency to represent the interests of healthcare consumers in Ohio.
- Benefits provided by the OHCP will be paid commencing two years after the adoption of the legislation. The Board will appoint a representative Transition Advisory Group to assist with the transition to the provision of care under the Plan.
- The OHCP will be funded through the following sources: up to 3.85% payroll tax paid by employers; up to 3% gross receipts tax paid by businesses; 6.2% tax on personal income over \$87,900; 5% tax on income over \$200,000. These funds are in addition to existing state and federal dollars already used in Ohio for services rendered under Medicaid and Medicare. Under this legislation, 91% of Ohio residents will experience no tax increase whatsoever.

I and millions of Ohioans agree that access to healthcare is a human right, not a privilege for a few who can afford it. Ohio's current health provider system creates disparities among minority populations, as well as the insured, underinsured and uninsured. It is long past time we implement an equitable and comprehensive healthcare system that treats everyone equally, regardless of their ability to pay. The health and future of Ohioans are at stake.

Chair Hackett, Vice Chair Romanchuk, Ranking Member Craig and members of the Committee, I appreciate your attention to this important issue. Thank you and I am happy to respond to questions at this time.