



**House Bill 400  
Proponent Testimony**

Gary Dougherty  
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American Diabetes Association®  
House Insurance Committee  
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Chairman Lampton and Members of the House Insurance Committee:

My name is Gary Dougherty and I am the Director of State Government Affairs for the American Diabetes Association® (ADA), the nation's leading voluntary health organization fighting to bend the curve on the diabetes epidemic. Founded in 1940, the ADA is comprised of people with diabetes, healthcare professionals, research scientists, and other concerned individuals. The ADA's mission is to prevent and cure diabetes and to improve the lives of all people affected by diabetes.

I regret that I am unable to join you today; however, I want to thank Representatives Callender and Sweeney for introducing House Bill 400, which would allow disabled patients and those with End Stage Renal Disease (ESRD) under the age of 65 the opportunity to purchase a Medicare Supplement Insurance policy.

ESRD results in permanent kidney failure that requires a regular course of dialysis or a kidney transplant. Diabetes is the leading cause of kidney disease with about one in three adults with diabetes having chronic kidney disease.<sup>1</sup> In 2022, 27,550 Ohioans had ESRD, with 19,180 depending on dialysis to stay alive and 8,370 having had a kidney transplant.<sup>2</sup>

Most dialysis patients are too sick to work, as treating kidney failure is more time-consuming than a full-time job. As a result, more than 80% of dialysis patients cannot work<sup>3</sup>, making it difficult or impossible to afford further treatment.

In 27 states, Medicare Supplement Insurance companies are required to sell policies to people under age 65 who receive Medicare benefits because of a qualifying disability or medical condition.<sup>4</sup> Such policies, known as Medigap policies, can help pay some of the remaining health care costs not covered by original Medicare.

Unfortunately, Ohio is not one of the states that offers Medigap policies to those under 65 years of age. When one considers that, even after Medicare covers 80% of the cost, the average out-of-pocket cost for dialysis patients is more than \$10,000 per year<sup>5</sup>, Ohio ESRD patients cannot afford dialysis and other treatments, including a kidney transplant, to keep them alive.

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<sup>1</sup> <https://www.cdc.gov/diabetes/managing/diabetes-kidney-disease.html>

<sup>2</sup> <https://www.kidneyfund.org/sites/default/files/media/documents/Ohio%20-%20June%202022.pdf>

<sup>3</sup> <https://www.kidneyfund.org/sites/default/files/media/documents/Ohio%20-%20June%202022.pdf>

<sup>4</sup> <https://www.medicaresupplement.com/enrollment/if-i-am-disabled-can-i-buy-medicare-supplement-insurance/>

<sup>5</sup> <https://www.kidneyfund.org/sites/default/files/media/documents/Ohio-April-2021.pdf>



On their behalf, as well as the more than 1.1 million Ohio adults with diagnosed diabetes<sup>6</sup> who may be at risk for chronic kidney disease, I urge you to support HB 400 as another tool to support patient access to care.

Thank you very much for your attention. If you have any questions, please direct them to me at [gdougherty@diabetes.org](mailto:gdougherty@diabetes.org) and I will do my best to answer them for you.

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<sup>6</sup> [https://diabetes.org/sites/default/files/2024-03/adv\\_2024\\_state\\_fact\\_ohio.pdf](https://diabetes.org/sites/default/files/2024-03/adv_2024_state_fact_ohio.pdf)