



June 5, 2024

Chairman Brian Lampton
House Insurance Committee

The Honorable Chair Lampton, Vice Chair Barhorst, and Members of the Insurance Committee:

RE: SUPPORT, HB 400 – Provide Medigap policy for certain Medicare-eligible individuals

I am writing on behalf of the ALS Association, and all ALS patients and their families in Ohio, in support of HB 400. This legislation will significantly help reduce the out-of-pocket healthcare costs for our community.

Amyotrophic lateral sclerosis (ALS) is a fatal progressive neurodegenerative disease that slowly robs a person's ability to walk, talk, eat, and eventually breathe. The cost of care for someone living with ALS is astronomical, with annual out-of-pocket (OOP) expenses reaching upwards of \$200,000 per year. Medicare supplemental insurance policies, also known as Medigap, can dramatically reduce the crushing financial burden of this wretched disease.

As you may already know, most people with ALS become eligible for Medicare Part A and B regardless of age the month their Social Security disability benefits start. Most patients choose to enroll in Medicare as their primary health insurance coverage. Medicare Part A covers hospital care, skilled nursing facility care, nursing home care, hospice, and home health services. Part B covers outpatient care, durable medical equipment, ambulance services and mental health.

However, for many of these patients, private supplemental Medigap insurance is needed to afford their deductibles and co-pays, as Medicare Part B covers 80 percent of medical care with no cap on OOP expenses. Medigap plans may cover some of the costs that Original Medicare does not cover such as copayments, coinsurance and deductibles. Not having supplemental insurance can put many people in the predicament of deciding whether to pursue certain types of care or face bankruptcy.

Federal law does not require private insurance companies to sell Medigap plans to people under age 65. Most people who develop ALS are diagnosed between the ages of 40 and 70, with the average age being 55 at the time of diagnosis. The lack of federal protection for Medicare-eligible patients under 65 has resulted in an uneven patchwork of state laws on this issue. In Ohio, insurers are not required to offer Medigap to ALS patients under 65. If passed, HB 400 would help to change this, and would join 17 states across the country, including Kentucky, Indiana, and Virginia.

We believe that expanding Medigap coverage to Ohioans with ALS under the age of 65 is an important and concrete way elected officials can support those with this life-altering and devastating terminal disease.

Thank you for your time and for your consideration of this important legislation. For all these reasons we respectfully ask for your support for HB 400.

Sincerely,

A handwritten signature in black ink that reads "Lindsay Gill".

Lindsay Gill
Managing Director, Advocacy
The ALS Association