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Ohio House Finance Committee  
Subcommittee on Health and Human Services  
Zach Reat, Director of Health Initiatives  
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House Bill 33

Chairwoman Carruthers, Ranking Member Liston and distinguished members of the Health and Human Services Subcommittee, thank you for the opportunity to testify before you. My name is Zach Reat and I am the Director of Health Initiatives with the Ohio Association of Foodbanks. The Ohio Association of Foodbanks recognizes that hunger is a symptom of poverty. In addition to providing emergency food assistance to almost 10 million Ohioans last year, we and our member foodbanks implement programs and initiatives to stabilize families, fill gaps in monthly budgets, and mitigate the harsh and persistent consequences of poverty. Access to affordable, quality health insurance supports financial stability for families. This is why the Association and other trusted community organizations administer federal health insurance enrollment programs that connect people with Medicaid and coverage through the Marketplace. The Association is requesting \$5 million over the biennium to support these programs and reduce the number of Ohioans who lose coverage because of the Medicaid unwinding process.

Times are tough. Inflation, global unrest, and supply chain shortages test the economic well-being of Ohioans, and the impact on low-income families is most severe. Throughout the COVID-19 pandemic, according to the Kaiser Family Foundation, enrollment in Ohio's Medicaid program, a means tested program, grew by 837,600 individuals, including 184,000 children.

This is good for Ohioans. Along with providing critical access to healthcare services for people who are sick or injured, health insurance protects against financial hardship from medical debt, keeps children healthy, and enables workers to stay engaged in the workforce.

Throughout the COVID-19 pandemic the federal government increased Ohio's Federal Medical Assistance Percentage, or FMAP, by 6.2%. This generated about \$300 million in additional federal resources each quarter. In exchange for the increased reimbursement, the federal government required that people determined eligible for the program after February 2020 not be terminated. This is often referred to as the Medicaid continuous coverage requirement. This requirement was lifted, and Ohio began the process of redetermining eligibility for everyone enrolled in the program, or Medicaid "unwinding", on





February 1, 2023.

Given the critical role of Medicaid in maintaining health and stabilizing families, Ohio must get this right. This federal policy change cannot lead to more Ohioans going without health insurance.

The Ohio Association of Foodbanks is requesting \$5 million to bolster health insurance enrollment assisters throughout the Medicaid unwinding process. Trusted community organizations, specifically the Association and federally qualified health centers, are health insurance enrollment assister entities. These entities provide free, unbiased help navigating health insurance options. Throughout the unwinding, these groups will ensure that people who are still eligible for Medicaid stay on the program. For the estimated 220,000 people who will lose Medicaid coverage, these groups will facilitate a smooth transition to other coverage, such as employer-sponsored insurance or coverage through the federal health insurance Marketplace.

We know that health insurance enrollment assistance works. During a recent focus group of Medicaid enrollees, one participant described our Navigators as “rockstars” and others explained that assisters facilitate a smooth enrollment process. In contrast, people who went through the enrollment process on their own expressed frustration, and described trouble completing the application, submitting verifications, and accessing healthcare services.

This funding will enhance existing health insurance enrollment assister programs by increasing staffing, marketing assister services, and targeting services to groups that experience barriers to getting and keeping coverage, including people with limited English proficiency, limited health insurance literacy, and people living in rural areas. By choosing to invest in health insurance assister programs, this committee will invest in the health of Ohioans beyond the COVID-19 pandemic.

Thank you again for the opportunity to testify before you. My colleagues and I would be happy to answer any questions you may have.

Respectfully submitted,

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