Mr. Chairman and Committee,

I am Patrick Neville, and I am here to support HB 49 by Representative's Ferguson and Barhorst. This bill is a HUGE step towards a functional market in healthcare and will make Ohio a national leader.

The DK Oyster bar in Greece has become infamous for luring in tourists to order a couple drinks and an appetizer estimating that they can afford it, only to be slapped with a bill for hundreds of dollars. There is international outrage which has constituted international news stories fines for this behavior. Yet this is the everyday experience for the American healthcare consumer.

HB 49 will codify the federal rules President Trump started and President Biden signed into Ohio state statute. The state government is closer to the people than the federal government is, therefore Ohio can act more swiftly on behalf of its citizens and once they have the ability to more effectively enforce these rules. Not only will the Ohio government be an enforcer, but the bill will enable consumers to enforce it themselves with the consumer protections built in.

As a state legislator, I ran a similar bill in Colorado regarding the consumer protections. It went into effect in August of last year. You might hear from opponents that this will result in frivolous lawsuits, I am here to tell you that in Colorado there has not been a single lawsuit after more than a year. Instead, consumers who are hit by outrageous bills have leveraged the ability to use this law to bring their bills back in alignment with reality. Thus demonstrating the law is working for the consumer without any frivolous lawsuits.

As more hospitals are becoming compliant with transparency rules in Colorado, tech developers are working on creating the "expedia" of healthcare. Imagine a world where a consumer who needs an MRI can log in and compare prices within their area and see that they can pay anywhere from \$300 to \$4500. Those consumers would be empowered to be in control of their own healthcare.

I can attest to this personally. When I went to the VA for my broken finger, they told me the only thing they could do was splint it but that long-term would not fix it and that I would probably just need to get it fused. Instead, I found a price transparent, physician owned hospital that used a different method and put pins in my finger to correct the problem. Now I am expected to have full function of my finger. Even though the VA treatment would have been free to me, I chose the higher quality treatment because I knew the price and I could make the assessment that was best for me, and my family.

Sincerely,

Patrick Neville Former Republican Leader Colorado House of Representatives