

Highlights of Governor Strickland's proposals to expand private health insurance (for more information go to <http://www.healthcarereform.ohio.gov/>):

- The Governor has offered proposals that will provide access to affordable health insurance coverage for 110,000 Ohioans. For more information about these proposals, see below.
- These proposals are reasonable and fiscally responsible first steps to expand private health insurance to more Ohioans.
- As the economy worsens, it's even harder for Ohio families to afford health coverage. In these difficult economic times, we can still accomplish much for minimal cost.
- When people don't have insurance, we all end up paying more. According to The Ohio State University, an estimated 7.8% of the premiums paid for health insurance coverage in Ohio are due to costs shifted by providers for uncompensated care.
- Expanding access to health care requires shared sacrifice, with everyone contributing in order to get more people covered:
 - a requirement for insurers to offer coverage for dependents up to age 29
 - a tax deduction for dependent coverage that will result in \$6 million in lost tax revenue to the state
 - a marginal increase in cost for people buying coverage through the individual market
 - an additional requirement on businesses to offer employees the opportunity to purchase their own insurance using pre-tax dollars

**Governor Strickland's Proposals related to Private Health Insurance
FY 10-11 Executive Budget**

Background

- Currently, 1.3 Million Ohioans are uninsured and many of them don't have access to affordable health insurance coverage. As a result, they don't get the care they need to maintain healthy and productive lives.
- According to the Ohio Family Health Survey, the uninsured rate for Ohioans age 18-64 increased from 15% in 2004 to 17% in 2008. With the number of uninsured increasing, we must act quickly to enact policies that expand coverage.

Proposals

- The Governor has offered proposals that would provide access to affordable private health insurance coverage for 110,000 Ohioans.
- While these proposals are modest, they are reasonable and fiscally responsible first steps to expand private health insurance to more Ohioans.

Details

- In group policies, expand dependent child coverage up to age 29 and extend the state tax deduction for employer sponsored coverage to all family and dependent coverage

- Over 21,000 more Ohioans will get health coverage
- Reform Ohio's individual open enrollment programs
 - 52,000 more Ohioans will get health coverage
 - Reduce rates to 1½ times the base rate for all open enrollment coverage
 - Open enrollment rates will decrease 50 to 70%; individual market rates will increase 5.5%
- Require employers to offer to uninsured employees the opportunity to purchase coverage with pre-tax dollars through Section 125 cafeteria plans, saving up to 40% off the cost of coverage.
 - Over 37,000 more Ohioans will get health coverage
- Extend state continuation coverage (Ohio's "mini-COBRA" program) from 6 to 12 months so that employees of small businesses who lose their jobs can purchase private health insurance
- Create the Ohio Health Care Coverage and Quality Council and assist in funding implementation of the Ohio Health Quality Improvement Plan
- Conduct a study of how health coverage programs can and should be financed going forward
- Fund health information technology to provide broad use of electronic medical records and develop an electronic medical home. These investments will be enhanced with federal stimulus funds.
- Require insurers to file all individual and small group health insurance rates and loss ratio data with the Department of Insurance
- Consolidate within the Department of Insurance all network adequacy review and regulation
- Allow the Department of Insurance to order independent reviews of health claim denials

How you can support the Governor's proposals to make sure that 110,000 more Ohioans have private health insurance:

- Write letters to the legislators that represent you (<http://www.legislature.state.oh.us/>) and legislators who serve on House and Senate Finance committees
- Ask others (members, friends, family members) to also write letters
- Testify during committee hearings
- Write Letters to the Editor of your local paper