

Health Care Legislative Issue Brief

Help 110,000 Ohioans Receive Health Care Insurance

The Issue: Right now over 1.3 million Ohioans do not have health care insurance and this number will continue to rise. When people are left without health care all of society suffers. And, when people don't have insurance, we all end up paying more. According to The Ohio State University, an estimated 7.8% of the premium cost paid for health insurance coverage in Ohio is due to costs shifted by providers for uncompensated care.

Comprehensive health care reforms are desperately needed at the federal level. However, if we agree to a shared sacrifice approach in dealing with this problem we can make a difference right here, right now, in a fiscally responsible way.

Action Needed: Support the following measures to expand private health insurance as introduced in Governor Strickland's HB1 proposal. Support of these reforms would provide health care insurance for 110,000 more Ohioans.

- Expand dependent child coverage in group policies, up to age 29 and extend the state tax deduction for employer sponsored coverage to all family and dependent coverage. **This will cover 21,000 more Ohioans.**
- Reform Ohio's individual open enrollment programs by reducing 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%. **This will cover 52,000 more Ohioans.**
- 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. **This will cover 37,000 more Ohioans.**
- Require insurers to file all individual and small group health insurance rates and loss ratio data with the Ohio Department of Insurance.