



**House Bill 275 - House Insurance Committee
Wednesday, November 16, 2016**

**Written Testimony of Miranda Creviston Motter
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On behalf of the Ohio Association of Health Plans, I would like to thank you for the opportunity to provide written comments on House Bill 275, legislation that would require health care consumers to pay more for the services they receive, while also inhibiting the ability of insurers to privately contract with vision care providers.

The Ohio Association of Health Plans is the leading state trade association representing the health insurance industry. OAHP members provide health benefits to more than 9 million Ohioans through employer-sponsored coverage, the individual insurance market, and public programs such as Medicare, Medicaid and the Health Insurance Exchange marketplace. Our members offer a broad range of health insurance products to Ohioans in the commercial marketplace and are committed partners in public programs.

I think we can all agree that today's health care landscape presents us with a number of challenges. At the very top of such challenges is the need to ensure that consumers have access to affordable services. With that said, I write to express our opposition to House Bill 275, as it will cause Ohio's vision consumer to pay more for services.

Most often, vision insurance is a supplemental benefit and may be included as part of a comprehensive employee benefits package. This type of coverage is an added benefit that is necessary in helping an individual to manage their overall health and wellness. However, vision coverage – in and of itself – is not comprehensive health care coverage.

To ensure consumers have access to vision coverage, insurers typically arrange a negotiated fee schedule with its network providers. Eye examinations, corrective devices and other vision care products may be included in a negotiated fee schedule. This method of contracting differs from that of major medical coverage, as vision plans often negotiate rates for non-covered services, as well as covered services. This method of contracting helps in making health care costs more manageable to consumers, something that is of the utmost importance as individuals across the country are being subjected to increases in their overall health care costs. Efforts to alter or prohibit such contracting between health plans and providers would lead to additional costs being shouldered by consumers of health care.

Furthermore, OAHP believes that HB 275's provisions interfere with the private right to contract. In order to preserve competition in the health insurance market and ensure choice for consumers, vision plans and health care providers must maintain the ability to negotiate an agreement that is of interest to both parties.



Consumers of health care have dealt with a great deal of change and uncertainty in recent years. If enacted, HB 275 would only add to such uncertainty and further burden Ohio's families in having to cover more of their health care costs. This threatens to deter Ohioans from addressing one of the core components of their health care needs – vision; and that may inhibit their ability to address their overall health care needs. OAH urges you to vote against HB 275.

Again, thank you for the opportunity to comment on behalf of OAH and its member plans.