



Your Senator Can Bring About Fair Health Insurance Rates

Ask Your Senator to “Keep the Open Enrollment Reforms in H.B. 1”

Paying claims costs insurers money, so they have a powerful reason to protect themselves against covering individuals in less-than-perfect health. In Ohio, insurers can deny coverage to individuals with pre-existing conditions, exclude coverage for a pre-existing condition, or charge higher premiums.

Over a decade ago, Ohio created an Open Enrollment Program for people who were denied coverage. **Unfortunately, that Program no longer works because the extremely high premiums are out of reach for most Ohioans.** Over 196,063 Ohioans between ages 50-64 are uninsured and that number is growing with more lay-offs and plant closures every day. For these individuals, who do not have employer-based coverage, insurance rates in 2010 are expected to average \$815 per individual per month. Some insurers are advertising rates that exceed \$3,000 per individual per month.

This can be fixed. The new Open Enrollment Program in House Bill One will narrow the wide variation in premiums. It will also limit “cherry picking”... also known as “segmentation,” to prevent unfair discrimination against individuals with less-than-perfect health or with perceived health risks.

There's no time to delay.

Please Call 1-888-844-5009

You will be connected to the office of Your Senator.

Tell Your Senator...

“Fix It Now. Keep the Open Enrollment Reforms
that were passed by the House.
HB 1 the State Budget Bill.”

Please send this Alert to others who support fair insurance rates.