



**Act Now, Help Restore Insurance Reforms  
Make Insurance Rates More Affordable**

**Please Call 1-888-844-5009  
The Ohio House and Senate need to hear from you...  
Tell Them "I Want The Health Insurance Reforms Restored"**

The Ohio Senate rejected several important insurance reforms, which were included in the budget approved by the Ohio House of Representatives. One reform abandoned by the Senate would have fixed Ohio's broken *Open Enrollment Program*, which was designed to make coverage available for people who were denied coverage due to preexisting conditions like multiple sclerosis, diabetes, high blood pressure or cancer in remission. We advocated for Open Enrollment at our 2009 NMSS Advocacy Day at the Ohio Statehouse.

If the General Assembly does not restore the open enrollment reform, individuals who do not have employer-based coverage will face insurance rates in the private individual market that are expected to average **\$815 per individual per month** in 2010. Some insurers are advertising rates that will exceed \$3,000 per individual per month.

Restoring the open enrollment reforms would reduce the rates that insurers could charge uninsured individuals from an average of \$800 to under \$400. The open enrollment reforms may result in a marginal average increase in the cost of coverage in the individual market (an average of \$17/month) to offset a 50 to 70% premium rate **decrease** for Ohioans who purchase coverage through open enrollment.

**There's no time to delay. Negotiations Have Begun.  
Please Call 1-888-844-5009  
You will be connected to the office of your elected official.  
Tell Your Senator and Representative...  
"I Want The Health Insurance Reforms Restored"**

**A Summary of the Reforms is attached.**

**After making your call, consider writing a letter to your local newspaper to urge support for these Insurance Reforms.**

In Amended Substitute House Bill 1 (Am. Sub. H.B. 1), the Ohio Senate removed the Governor's health care coverage reform proposals, described below, which were included in the budget approved by the Ohio House of Representatives. These modest proposals were developed with input gathered through two lengthy and comprehensive public outreach efforts, the State Coverage Initiative and the Ohio Health Quality Improvement Initiative, and have broad based support. The Governor's reforms are as follows:

- Expanding dependent child coverage in group coverage up to age 29, providing Ohioans with the opportunity to purchase coverage for their children who are just starting out, and reducing taxes by extending the state tax deduction for employer-sponsored coverage to all family and dependent coverage, making this coverage more affordable. This proposal would make coverage more affordable for at least 21,000 Ohioans.
- Reforming Ohio's broken individual open enrollment programs, reducing the rates that insurers can charge people who have preexisting conditions from an average of \$800 to under \$400. This proposal would make coverage more affordable for at least 52,000 Ohioans.

- Requiring 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 for the employees and their families by reducing the income taxes they pay, with only a very minimal cost to employers to set up tax accounting mechanisms. This proposal would make coverage more affordable for at least 37,000 Ohioans.
- Extending state continuation coverage (Ohio's "mini-COBRA" program) from 6 to 12 months in permanent law so that employees of small businesses who lose their jobs can maintain health insurance coverage for themselves and their families at their own cost. After December 31, 2009 people who work in small businesses will only be able to purchase health insurance through their former employer for 6 months, negatively impacting their ability to maintain continuous coverage in between jobs.
- Improving our health care system by funding health information technology and other healthcare quality improvement initiatives that will reduce the cost and improve the quality of the healthcare system.
- Allowing the Department of Insurance to monitor Ohio's insurance markets by having insurers file loss ratio data for the individual, small group and large group insurance markets.

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