



June 6, 2025

Honorable Mike DeWine
Office of the Governor
77 S. High Street
Columbus, OH 43215

Dear Governor DeWine:

The fifteen undersigned nonpartisan, nonprofit patient and provider advocacy organizations respectfully request a veto of Senate Bill 100. Our organizations are committed to helping Ohioans get the comprehensive, high quality and affordable health coverage they need to live healthy, productive lives. Together, representing millions of Americans who live with serious or chronic disease, we support policies and legislation that achieve these goals without excluding the estimated 30% of Ohio adults under age 65 who live with a pre-existing condition.¹

Agriculture is an important industry to Ohio, and we share farmers' concerns about finding affordable, comprehensive healthcare coverage. **Unfortunately, the product proposed in this legislation will not deliver that kind of coverage for Ohio farmers.** SB 100 authorizes the sale of unregulated health products that could discriminate against Ohio residents with pre-existing conditions. This bill would leave Ohioans exposed to medical and financial harm.

The products authorized by SB 100 will not have to follow laws that other health insurance plans must and will offer no safeguards for Ohioans. While plans sold through the state's healthcare marketplace and employer-sponsored plans are required to cover all 10 essential health benefits and not discriminate against patients with pre-existing conditions, plans authorized under SB 100 lack these requirements for robust and comprehensive coverage. SB 100 plans won't have to follow consumer protection laws other insurers have to follow. The Ohio Department of Insurance will have no power to help consumers with complaints and Ohioans will have no appeals process.

Ohioans may be left without coverage, face significant costs, or be denied coverage. SB 100 plans will not have to comply with requirements that limit out-of-pocket costs for patients, could impose caps on

¹ Pre-Existing Condition Prevalence for Individuals and Families | KFF

coverage, or could exclude coverage of certain benefits, leaving patients with potentially catastrophic medical debt if they get sick.

Individuals with pre-existing conditions who obtain coverage may be subject to unspecified waiting periods resulting in unplanned and unexpected out-of-pocket health care costs. In other states, similar products require a 6-month waiting period for all contracts and a 9-month waiting period for maternity on family contracts. In some cases, the waiting period may extend up to 12 months.

Our organizations are committed to working with you to expand access to comprehensive, high quality and affordable health coverage in Ohio. The proposed new farm bureau health plans are not the right solution.

Sincerely,

AiArthritis

American Cancer Society Cancer Action Network

American Diabetes Association

American Heart Association

American Lung Association

American Society for Clinical Oncology

Cystic Fibrosis Foundation

Epilepsy Foundation of America

Hemophilia Federation of America

Leukemia and Lymphoma Society

National Bleeding Disorders Foundation

National Marrow Donor Program

National Multiple Sclerosis Society

Ohio Bleeding Disorders Council

Ohio Hematology Oncology Society