



Representing Ohio's Leading Health Insurance Agents

Health Insurance Agents Prepared to Help Consumers in both Private and Public Health Insurance Markets

Current Ohio law and the recently passed federal health care reform provide several different opportunities for Ohioans to purchase health insurance. In the current state operating budget Ohio's open enrollment program was expanded to allow individuals who are denied coverage to seek care through a revamped open enrollment program. **The open enrollment program is off to a slow start because of higher than expected premium rates, however, the Ohio Department of Insurance is seeking federal high risk pool dollars (included in the federal health care reform legislation) to hopefully help make the rates more affordable.** OAHU supports a more formal outreach program utilizing licensed health insurance agents to help this program succeed.

Childrens Health Insurance Program

In Ohio's budget bill that went into effect on July of 2009 the Legislature approved an expansion of the Childrens Health Insurance Program (CHIP) to include children in families with incomes up to 300% of the Federal Poverty Level, however, due to a lawsuit affecting tobacco monies that were earmarked to be used for funding of CHIP, the expansion to 300% has not occurred. **OAHU member agents are ready to assist the state to help identify children that qualify for the program and who do not have access to private health insurance.**

Also, the 2009 federal re-authorization of CHIP includes provisions that will make it easier for CHIP funds to be used in the private employer market. Many parents who already have private insurance through their employer may prefer to add their CHIP-eligible child to their health insurance. **The state should look into the possible use of CHIP funds in the private market as Ohio is one of a small number of states that does not authorize this use of CHIP funds.**

Federal Health Care Reform

The federal health care reform legislation includes several new options for coverage. **Such new coverage opportunities will occur in the Exchanges which will provide coverage options to small employers and individuals.** Individuals in families with incomes up to 400% of the Federal poverty level will receive premium subsidies in the Exchanges and some small employers will be eligible for tax credits. Another area of new coverage is for those adults between 90% and 133% of the federal poverty level becoming eligible for Medicaid. **Ohio's health insurance agent community should be at the forefront of advising consumers concerning their coverage options and can help to ensure that consumers purchase health insurance that meets their needs.**

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