The vast majority of Ohio Chamber member companies offers comprehensive health benefits to their employees and their families, which means that a majority of Ohioans get their health coverage from an employer-sponsored private health insurance plan.

Many employers who sponsor health plans go to great lengths to inform their enrolled employees about health care costs and quality. They provide transparency tools, provider directories, hotlines, and other resources that beneficiaries can use to find and access in-network care. Nonetheless, even the most proactive patients cannot always avoid encounters with out-of-network providers during the course of care. As a result, unexpected or “surprise” medical bills are a big problem for many employees and their covered families.

That’s why the Ohio Chamber supports House Bill 388, legislation to protect patients from the burden of costly, surprise medical bills. HB 388 accomplishes this by creating a process to determine what happens when the health insurer and medical provider cannot come to mutual agreement on payment that is unlike anything that has been enacted in another state.

The unique approach taken in HB 388 will ultimately lead to a payment that reflects true, market-based factors. Therefore, not only does HB 388 protect patients, but it also ensures providers are fairly compensated without creating a process that would lead to unnecessary health insurance premium increases for employers.

For these reasons, the Ohio Chamber of Commerce strongly supports HB 388, and we urge you to vote YES on the bill. Please be aware that your vote on HB 388 will be reflected in the Ohio Chamber’s Free Enterprise Index, our General Assembly Voting Record. If you have any questions about this bill or the Ohio Chamber’s position, please contact me at (614) 228-4201 or klake@ohiochamber.com.