



HB 219 Proponent Testimony
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House Insurance Committee
Chairman Brian Lampton
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Chairman Lampton, Vice Chair Craig, Ranking Member Tims, and members of the House Insurance Committee, thank you for the opportunity to testify in support of HB 219, introduced by Representative Kellie Deeter.

The Ohio Association of Physician Assistants (OAPA) is pleased to join the Ohio State Medical Association (OSMA) in support of this legislation, which establishes standards for insurance networks to ensure adequacy, accessibility, transparency, and quality in health plans. OAPA's mission of promoting quality, accessible, and cost-effective care aligns closely with this bill.

Every day, PAs deliver care in hospitals, emergency departments, clinics, and rural health centers. We know that access to care isn't just about carrying an insurance card; it's about whether patients can realistically see a provider when they need one. Too often, Ohioans are enrolled in network plans that appear comprehensive but leave significant gaps in coverage. The result is long waits, excessive travel, or out-of-network bills that patients cannot afford to pay. These barriers delay treatment, worsen outcomes, and drive up costs for everyone.

We see these realities firsthand. A child may need a behavioral health visit, but the only in-network provider is hours away. A recently discharged patient may struggle to find follow-up care within their plan. Families often discover that providers listed as "in-network" are not actually available. HB 219 would address these gaps by holding insurers accountable to maintain adequate networks, requiring accurate directories, and ensuring that when no in-network provider is available, patients can receive care out-of-network at in-network rates. These are common-sense protections that give patients meaningful access to the coverage they already pay for.

This legislation benefits patients, providers, and communities alike. Patients gain timely care, providers have fairer access to networks, and communities see improved health outcomes and reduced long-term costs. While some may worry about insurer expenses, the reality is that timely, accessible care prevents more costly hospitalizations. Notably, the bill also allows for flexibility so that standards reflect both urban and rural realities in Ohio.

On behalf of OAPA, I urge you to advance HB 219. When patients cannot reach a provider, the system is failing them. This bill is a necessary step toward fairness, transparency, and real access to care in our state.