



**HOUSE BILL 511
WRITTEN TESTIMONY OF THE COUNCIL OF SMALLER ENTERPRISES (COSE)
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OHIO SENATE INSURANCE & FINANCIAL INSTITUTIONS COMMITTEE
NOVEMBER 25, 2014**

Chairman Hughes and members of the Ohio Senate Insurance & Financial Institutions Committee, the Council of Smaller Enterprises (COSE) would like to thank you for the opportunity to provide written testimony in support of House Bill 511 (HB 511).

The Council of Smaller Enterprises (COSE) is a non-partisan, member-driven small business organization comprised of more than 10,000 small business owners. For nearly 40 years, COSE has provided small businesses with access to health insurance plans and information to help them understand and navigate the often complex decisions associated with choosing which health insurance plans best suit their business. Through our experience, COSE has generated a reputation as a premier, go-to resource on the subject of small group health plans.

As you know, current Ohio law allows parents to keep their unmarried dependent child on their insurance until the age of 28. At the federal level, under the Patient Protection and Affordable Care Act (PPACA), the age limit is 26 even if a parent's children are married, not living with their parents, attending school, not financially dependent on their parents, or eligible to enroll in their employer's plan. HB 511 seeks to further align state requirements with PPACA to a uniform age of 26 for unmarried dependent children and COSE supports this provision due to the greater consistency it would provide small businesses. Navigating health care continues to be one of the small business community's biggest challenges. Uniform health care mandates will provide employers and their employees with a greater understanding of the options that are available and decrease uncertainty.

In addition, HB 511 increases to 30 (from 25) the minimum number of hours that an eligible employee must work in a normal work week for the purposes of the Ohio law governing small employer health benefit plans. This, too, would align with PPACA guidelines and make understanding and compliance with the law easier and simpler for small businesses. The options now available for individuals are greater than before through the Health Insurance Marketplace and can help ease the burden on an individual in need of health coverage.

COSE supports HB 511 because it provides greater uniformity between state and federal law, which will help small businesses better interpret and follow the rules and regulations at each level of government. COSE has placed much of its focus on health care by working with all stakeholders, including legislators, throughout the implementation of health care reform to ensure the voice of small business is represented and heard. We appreciate the opportunity to provide input on this legislation, urge support of HB 511, and welcome the opportunity to harness our members' experience to work with you on the implementation of congruent state and federal health care laws.