

2020 Legislative Priority

Issue:

Fix Health Care for Hoosier Farmers

Background:

For several years now, INFB members have submitted grassroots policy recommendations asking INFB to find a way to offer more choices to reduce their health care costs. In response, INFB has spent the last year researching ways to address the increases in the cost of health coverage.

Through extensive research and discussions with other states wrestling with the same issue, INFB has developed a solution that would benefit members – specifically those who are sole proprietors. The solution targets sole proprietors because the vast majority of INFB members have fewer than two employees. This means they do not qualify for group plans like the one offered by the Indiana Chamber, which stipulates two or more employees.

Our plan would also benefit others who do not have access to group plans or work somewhere solely for the health coverage such as farmers, those who work on farms, agribusiness professionals and rural entrepreneurs with fewer than two employees or who do not qualify for significant Affordable Care Act subsidies.

Story Points:

- Indiana Farm Bureau has a 100 year history of creating solutions for our members. Our members have asked for help and we are responding.
- Rising health care costs are impacting the financial stability of the family farm and rural communities. Many Farm Bureau members go without coverage.
 - 78% of respondents indicated that the cost of healthcare is important to the profitability of their business.
 - 48% under 65 have chosen not to get treatment for a health condition because of the cost.
- As sole proprietors without employees, many farm families are stuck in the middle and lack affordable choices.
- A primary goal in providing this health care benefit product is to provide a more affordable option to those who receive little or zero subsidy for their current insurance.
- Kansas, Tennessee and Iowa have pursued a similar approach.
 - Tennessee Farm Bureau in particular has offered a health benefit plan to their members for more than 25 years.
- To create a health benefit plan that is more affordable, some applicants may not qualify for INFB's plan. Our goal is to cover as many members as possible.
- Once members are accepted, and pay their premiums, they will not be denied coverage as long as they continue to be an INFB member.
- The benefit plan will be robust – featuring many essential health benefits such as office visits, prescription drugs, preventative and routine services, dental and vision, pediatric care and much more.

Key Message/ Ask:

Indiana Farm Bureau asks the General Assembly to pass legislation allowing INFB to offer a non-insurance, high quality and more affordable health benefit plan to our members – specifically those who are sole proprietors with fewer than two employees.

