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OHIO LEGISLATIVE SERVICE COMMISSION

Office of Research
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Office

Synopsis of House Committee Amendments

(This synopsis does not address amendments that may have been adopted on the House Floor.)

S.B. 157 of the 135th General Assembly

House Insurance

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Retail installment contracts

Eliminates the requirement that any retail installment contract arising out of a consumer transaction be payable in substantially equal consecutive installments, instead requiring such contracts to be payable in periodic installments which need not be consecutive or substantially equal.

Requires contracts that include a final scheduled installment that is more than two times the average of all prior scheduled installments to allow the buyer to refinance the contract under terms no less favorable than the original contract.

Replica motor vehicles

Authorizes a person to register a replica motor vehicle (which is a vehicle that intends to replicate another motor vehicle that is at least 25 years old), for limited operation on public roads and highways.

Authorizes the owner of a replica motor vehicle to request that the certificate of title indicate that the vehicle is a replica vehicle and establishes procedures for issuance of the certificate of title.

Exempts replica motor vehicles from certain requirements (e.g., emissions, noise control, and fuel usage) that were not in effect in the year of manufacture that the vehicle replicates.

Expired registration on a rental motor vehicle

Exempts the operator of a rental vehicle from the prohibition against driving without a valid motor vehicle registration when all of the following apply:

- The operator has a valid and effective rental agreement with a motor vehicle renting dealer;
- At the time of the offense, the operator provides the valid written agreement to the peace officer or state highway patrol officer enforcing the prohibition; and

- The operator has not removed, concealed, or modified the license plate or validation sticker as placed or attached by the motor vehicle renting dealer or its affiliate.

Places the liability for fees, fines, and penalties arising from the violation of the prohibition on the registered owner of the rental motor vehicle.

Ohio Assigned Risk Insurance Plan

Requires insurance agents to take certain actions to confirm that a person seeking automobile insurance through the Ohio Assigned Risk Insurance Plan is unable to secure coverage through private insurers.

Uninsured drivers

Expands the persons who may report a driver or owner of a motor vehicle involved in an accident to the Bureau of Motor Vehicles for failure to maintain financial responsibility to include any person who suffers injury or property damage, as opposed to only persons who are also drivers of a vehicle involved in the accident.

Madeline's Law

Requires health plan issuers to cover hearing aids and related services for persons 21 years of age and younger.

Names the requirement "Madeline's Law."

Prescription drug readers

Requires a licensed terminal distributor of dangerous drugs, such as a pharmacy, to notify a purchaser of a prescription drug at retail of the availability of a prescription drug reader and to make the reader available on request.

Requires health benefit plans and Medicaid to cover prescription readers provided by a terminal distributor.