### **Letter Maryland SB 543 Final.pdf** Uploaded by: Capezzuti, John



(via electronic transmission only)

Senator Delores G. Kelley Chair, Maryland Senate Finance Committee

Subj: MD SB543

Dear Chair Kelley,

On behalf of the Members of Altrua HealthShare -and the thousands of Marylanders who rely on Health Care Sharing Ministries to protect their health care – we implore this Committee to vote "yes" on Senate Bill 543. A yes vote would preserve our community's ability to share in each other's medical bills by harmonizing Maryland Law with the Affordable Care Act and clearly recognizing that health care sharing ministries are not insurance.

We appreciate your consideration,

John Capezzuti COO Altrua HealthShare

## **SB543 Testimony.pdf**Uploaded by: Eckardt, Adelaide Position: FAV

ADDIE C. ECKARDT

Legislative District 37

Caroline, Dorchester, Talbot
and Wicomico Counties

**Budget and Taxation Committee** 

Health and Human Services Subcommittee

Joint Committees

Administrative, Executive, and Legislative Review

Audit

Children, Youth, and Families

Fair Practices and State Personnel Oversight

Pensions



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Testimony for Senate Bill 543
Insurance - Health Care Sharing Ministries - Exemption
Finance Committee
February 17, 2021

Madam Chair Kelley and Members of the Committee:

Thank you for the opportunity to present Senate Bill 543 - Insurance - Health Care Sharing Ministries - Exemption.

In Maryland, eight federally-recognized Health Care Sharing Ministries (HCSMs) operate, serving nearly 7,000 Marylanders for over 40 years. Under current law, Maryland provides a "safe harbor" and HCSMs are defined as voluntary non-contractual religious publication arrangements with 11 criteria. Recently, however, there have been concerns that HCSMs may cease to operate, due to ambiguity in the interpretation of current Maryland law.

Under the Affordable Care Act (ACA), HCSMs are defined as organizations that:

- 1. Are tax exempt, 501c3 nonprofit organizations;
- 2. Have members who share a common set of religious or ethical beliefs and share medical expenses in accordance with those beliefs;
- 3. Retain members after developing a medical condition;
- 4. Have continuously shared medical expenses for the past 20 years; and
- 5. Conduct an annual, independent audit that is made publicly available.

Our initial bill aimed to match Maryland law and federal law, as well as clarify that HCSMs are not insurance, and therefore not subject to insurance law. We have recognized, however, the many concerns of stakeholders in this process. There has not been agreement between parties, nor do we believe this language is sufficient in clarifying their status.

We, therefore, are recommending the parties meet in a work group and make recommendations to this committee by December 1, 2021. We will be submitting amendments to this bill establishing the work group.

Thank you for your consideration and I respectfully ask for a favorable report of Senate Bill 543.

Best regards,

Carie C. Eckarett

Senator Addie C. Eckardt

## Samaritan Ministries written testimony-MD SB543.pd Uploaded by: Noble, Joel



February 17, 2021

RE: Comments on MD SB 543, Health care Sharing Ministries.

Samaritan Ministries is one of the largest sharing ministries among the over one and one-half million Americans using health care sharing. These religious ministries coordinate on a voluntary basis the sharing of medical expenses amongst their members, along with members providing emotional and spiritual support to each other.

For more than 26 years Samaritan Ministries' members have supported one another through the direct sharing of financial, emotional, and spiritual support. We are committed to upholding our Biblical ethics, honoring our members, and maintaining the highest standards for sustainable governance and practice. No member of Samaritan Ministries has ever made a complaint to the Maryland Insurance Administration, or any other state Dept. of Insurance, and yet this health care option is in danger of being forbidden to them in Maryland.

We appreciate that the state of Maryland like 29 other states has for years explicitly recognized in the state insurance code that health care sharing ministries are not insurance. This bill, MD SB 543, is important, timely legislation that harmonizes Maryland law with the Affordable Care Act's federal protection for Health Care Sharing Ministries and clarifies that this health care option is not insurance. The bill would prevent the Maryland Insurance Administration from continuing to allege that Health Care Sharing Ministries that are allowed under the Affordable Care Act are unauthorized health insurance and trying to shut them all down in Maryland, while those same ministries continue to assist their members in the other 49 states.

We thank the bill sponsor, State Senator Adelaide Eckardt for her leadership and commitment to protecting members of Health Care Sharing Ministries in Maryland. Her colleagues in the Maryland Legislature should join her in supporting religious freedom in health care. Please also see below the numerous statements and stories from Maryland Samaritan members.

Thank you,

Joel Noble

Director of Public Policy, Samaritan Ministries International

My name is Don Dove from Havre de Grace, and I have been a member of a Health Care Sharing Ministry, Samaritan Ministries, for the last several years.

Samaritan has been fantastic and I would welcome the opportunity to talk to you or anyone else about how their health sharing process works.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

Thank you!

Sincerely,

Donald Dove, Havre de Grace

My name is Michelle Boyce from Frederick, MD, and I'm a proud member of a Health Care Sharing Ministry for the last year.

As a small business owner and mother of 2 small children, this Health Care Sharing Ministry is a vital component of our lives.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

I know you will do the right thing.

Thank you.

Sincerely,

Michelle Boyce, Frederick

Our names are Mark & Cynthia Morgan from Tracy's Landing, and we are proud members of a Health Care Sharing Ministry for the last 5 years.

Under Obamacare, our health insurance premiums increased to more than our mortgage payment, we had no choice but to seek relief from this financial burden.

We sought out a way to have life affirming, affordable assistance with medical bills. We found CMF-CURO, through Samaritan's Ministry.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

I know you will do the right thing.

Thank you.

Sincerely,

Mark Morgan, Tracys Landing

I am Pastor Paul Arcand 701 Conover Lane Pasadena MD 21122 and I Pastor Lighthouse Baptist Church 195 Ritchie Highway Severna Park MD 21146 and I am a grateful member of a Health Care sharing ministry. I am grateful because of the wonderful care my family has been able to access because of Samaritan Ministries!

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

I know you will do the right thing.

Thank you.

Sincerely,

Paul Arcand, Pasadena

My name is JoEllen Wilkins from Pocomoke City, and I'm a proud member of a Health Care Sharing Ministry for the last 3 years.

Samaritan Ministries is an important part of my overall health care plan because it helps me to pay health care expenses while I work part-time and am not eligible for employer-sponsored health care insurance.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

I know you will do the right thing.

Thank you,

Sincerely,

JoEllen Wilkins, Pocomoke City

Samaritan ministries has served our family well for at least 15+ years. Through major operations, to everyones satisfaction. Thank you for supporting SB 543

Sincerely,

Ronald Morrell, Freeland

My name is Jason Cherish and I am a proud fifth generation Fredericktonian. I have also been a proud member of a Health Care Sharing Ministry for the last 3 years.

I was diagnosed with cancer shortly after turning 30 years old and my insurance at the time was both affordable and fantastic. Unfortunately, after the Affordable Care Act was passed the plan and price point I enjoyed was no longer available. My deductibles became so high that most years I barely met them, if at all.

So I had to begin paying full price out of pocket for medical supplies I will require for the rest of my life as a result of my life saving treatment—which was covered 100% before the ACA—but the insult to literal injury was that I was also mandated to pay premiums for insurance that didn't even cover anything. It was ultimately worse than having no insurance at all.

Eventually I started my own company and today, my wife and I are both self-employed in Maryland—and I am excited to say we are expecting our first child this year. It finally became untenable for us to buy quality insurance for ourselves as self-employed business owners. Health insurance became our single biggest expense each month—and that was before out of pocket expenses that were rarely, if ever, reimbursed.

It's not that we want anyone to pay extra so our premiums could be lower, or be burdened by our choice to try to earn a living by working for ourselves—but we have been unable to find reasonable options that enable us to work for ourselves in Maryland among conventional health insurance plans.

That is why we finally decided to join a Health Care Sharing Ministry. Not only are our monthly payments a fraction of what they were before, we know much more about where that money is going and who it is helping. Moreover, the program we are on now actually covers things we need covered—that is, it is actually helpful to have unlike our previous plans post ACA.

If anything, the state of Maryland should be finding ways to EXPAND Health Care Sharing plans like ours...not kill them.

As I understand it, this month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

Actually...there is NEVER a good time to reduce people's health care options. Please understand that if our current option is eliminated we may have no choice but to leave the state and, sadly, that means there may be no sixth generation of my family growing up in the county I truly love.

I trust you will do the right thing. I hope you will support Senate Bill 543.

Thank you,

Jason Cherish

Frederick, MD

My name is Stephen Benner and I have been a member of a healthcare sharing ministry for the last 5 years. I am a 63 y.o. Self employed home improvement contractor and I was priced out f my Maryland health insurance lan during Obamacare. The premiums were too high for my income, but my income does not allow for discounts. My wife and I have been very happy with the healthcare sharing ministry. Our money goes directly to someone each month to help pay for their healthcare. We also have received help, when my wife had to have testing for a new health issue. Healthcare sharing has given us peace of mind, until I can qualify for Medicare.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

I know you will do the right thing.

Thank you.

Stephen Benner, Ijamsville

My name is Diane Rosecky and I live in Oakland, Md. I am a satisfied member of Samaritan's Ministry, a healthcare sharing ministry. This organization is wonderful and should be allowed in a constitutional republic. I am not an advocate of any government interference in taking away this ministry, especially at this time when so many people are losing their jobs and healthcare because of the government's overreach in handling this over exaggerated pandemic. I urge you to support Senate Bill 543. I know you will do the right thing.

Thank you.

Diane Rosecky, Oakland

Dear To Whom It May Concern:

We are members of Samaritan HealthShare and support SB 543 due to the fact that the insurance administration is threatening to shut down Health Care Sharing Ministries in Maryland. This would devastate us financially. Samaritan

has provided for us in ways no health insurance ever has or could. Please do all within your power to prevent Health Share organizations such as Samaritan from being shut down. Thank you.

Sincerely,

Charles Mansfield, Mount Airy

My name is Jeff Lovin. I have been a member of a Health Care Sharing Ministry for about 6 years and would very much like to be able to continue doing so. Please stand in favor of and support for SB 543--clarifying that Health Care Sharing Ministry is different than health insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. Please support this bill so that we, and many others, can continue to have this option of meeting our medical needs. Thank you so much.

Sincerely,

Jeffrey Lovin, Sykesville

This is a very affordable way that we can continue to get good medical care. Please do not take this option away from us. Please Support SB 543. As Americans, we should be able to choose the health care that is appropriate for us, the government should not interfere with this.

Sincerely,

Maria Barrows, Woodbine

My name is Lauren M. Terry from Catonsville, MD (formerly Columbia, MD, and I'm grateful to be member of a Health Care Sharing Ministry for the last seven months.

I worked a law firm for nearly 27 years. The firm provided an insurance plan. Without very little warning, the firm was dissolved in July. I looked into paying for my own insurance, but I could not afford the premiums. My pastor and several members of my church had severe illnesses for which Samaritan met all their expenses, even cancer treatment. It's been a privilege and a blessing to help others by sharing the cost and praying for their health concerns. It has relieved my fear of having a medical need and no means to pay my bills because other share my burden too.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

Thank you for taking time to consider this plea.

Sincerely,

Lauren Terry, Catonsville

My name is Andrew Grabau from Odenton, and I'm a proud member of a Health Care Sharing Ministry for the last 4 years This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

Sincerely,

Andrew Grabau, Odenton

My name is Cheryl Querry from Pasadena, and I'm a proud member of a Health Care Sharing Ministry for the last 4 years.

Being self employed, my options for individual health insurance are cost prohibitively high, since I make just enough to not qualify for health market discounted rates. Belonging to a health sharing ministry provides me with reliable health coverage that I can afford. I have had nothing but positive experiences in having my health needs (and expenses) met with them and frankly don't know what I would do if this coverage were taken away.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

I know you will do the right thing.

Thank you.

Best Regards,

**Cheryl Querry** 

Pasadena, MD

We are Ross & Becky Levin from Columbia, MD, and we've been members of Samaritan Ministries, a Health Care Sharing Ministry for the last 8 years, during which we've benefited greatly from our participation both on the giving and receiving ends. Our experience of receiving necessary medical necessary care for maladies, as well as supporting others with their needs has been a wonderful, much less expensive, and refreshing change from our previous experience with a standard indemnity insurance plan. It's our sincere desire to continue with Samaritan Ministries as our health care choice well into our twilight years.

Evidently, this month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing

Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

I know you will do the right thing.

Thank you.

Sincerely,

Ross Levin, Columbia

I am writing to you as I personally would greatly appreciate you supporting SB543.

Samaritan Ministries has helped ease the burden of health care that I am not at this time in a position to afford. They have provided an affordable way for me to have health coverage in the event I am in need of it; tremendous relief!

Thank you very much!!

Sincerely,

Patricia Brightwell, Annapolis

My name is Susan Morgan from Clarksburg. I've been a member of a Health Care Sharing Ministry since 2017.

Samaritan Ministries has supported me through a couple of medical issues and I wouldn't want to lose this option for health care.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543. It will prevent a lot of worry for those of us who depend on having a choice.

Thank you,

Susan Morgan, Clarksburg

It has come to my attention that the Maryland Senate Finance Committee is currently preparing SB 543 that will make changes to some health insurance guidelines. This would include language clarifying that health care sharing ministries are not health insurance. I have been a member of one of these ministries for over thirteen years. Our health insurance costs dropped from over \$900 dollars a month to under \$400 dollars for our share portion. We have been sending

monthly gifts to families with health care costs and have been very satisfied with the management of our ministry. It would be a hardship for our family to lose this way of providing for medical expenses. Please vote to support SB 543. Thank you for your help.

Sincerely,

Cynthia Regner, Frederick

Participating with Samaritan Ministries allowed me not only to choose my own doctors, but also to find great care at reduced prices. In addition, monthly I had the pleasure of prayerfully and financially supporting other likeminded people who believe it is wrong to take the lives of unborn babies.

Sincerely,

Trevor Jenkins, Olney

I'm Ken Kinard from Hunt Valley, Maryland. I have been a member of a Health Care Sharing Ministry for the last 3+ years.

Our family joined when our insurance rates went so high that we could no longer afford health insurance. My wife had cancer and that had a significant impact on our finances.

Thanks for our membership in the Health Care Sharing Ministry, we have been able to manage our health care in a responsible way and also have helped others in need. It's been a tremendous blessing to us!

I hear that the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is DIFFERENT than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543. Will you do this?

Sincerely,

Kenneth Kinard, Hunt Valley

When the health insurance rates went up, I was unable to manage the high monthly cost of \$440.00 month with a \$6000 annual co-pay before I could use the insurance. It was a blessing to have choices other than the big insurance companies that dominate the medical market. Samaritan Ministries is a blessing for me. It offers an affordable option to health care and I have better control over my health. Please do not take away this benefit that so many of us need and are blessed to have.

Sincerely,

Karen Warren, Columbia

My name is Kurt Schlauch, and I live in Marriottsville in the Carroll County portion of your district. I am a proud member of a Health Care Sharing Ministry for the past 3 years and I am asking you to please support SB 543.

I have worked for small businesses for over 25 years.

My current employer (Fentress, Inc.) is owned by a Howard County (Sykesville) resident who I believe also lives in your district, as do several other employees. As a small business, healthcare is a critical component of our overall employment package.

As a small business employee, my health insurance options have always been limited. Many years ago, those plan options were reasonably priced and met my family's needs. After 2009, this was not the case. For the first few years after passage of the Affordable Care Act, our pre-ACA private market plan was in "grandfather" status. Once that expired, our family was forced to pay exorbitant premiums for a few years that hindered other financial goals, such as saving for college for our two teens, while not effectively meeting our health care needs.

Since 2018, we have been members of Samaritan Ministries International (SMI) HCSM. We fully understand what the program is and what it is not. SMI meets our needs perfectly. Our SMI plan pairs ideally with the Flexible Spending Account (FSA) provided by Fentress, Inc. I have researched Maryland Small Group and individual private market insurance options exhaustively over the last several years, and SMI is absolutely the best way for my family to meet our health care needs.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away health care solutions that work well for Maryland residents.

I urge you to support Senate Bill 543 and would be happy to answer any questions that either you or your staff might have about how our HCSM benefits our family.

Thank you for your public service.

Sincerely, Kurt Schlauch, Marriotsville

My name is Rudolph Regner from Frederick, and I'm a proud member of a Health Care Sharing Ministry for the last 15 years.

We have enjoyed the benefits of sharing prayer requests for medical needs and PAYING CASH.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543. I know you will do the right thing. Thank you.

Sincerely, Rudolph Regner, Frederick

My name is Megan from Elkton in Cecil County, and I'm a proud member of a Health Care Sharing Ministry for the last 4 years.

Samaritan Ministries has been a huge blessing to our family. We own our own business, but because we are a dental practice, we earn enough to not qualify for the Maryland Exchange. When attempting to get health insurance privately, the price for a plan with sub-par coverage was going to be several hundred dollars more than our mortgage...monthly. And based on previous experience with insurance, that premium would be increasing annually. There was no way we could afford this as we navigate small business ownership, especially during COVID when the prices of all our PPE that has always been required in dentistry have skyrocketed. On our old insurance, the co-pay to my much-needed physical therapist's office was \$60 and my visits were limited, requiring a frequent re-authorization from my primary doctor. For a self-pay patient... it is \$75. Samaritan Ministries has given us the freedom we need to be self-pay at the doctors we need, all the while knowing that we are protected by our brothers and sisters in Christ for larger emergencies, and there is nothing I enjoy more than paying my monthly share to a specific person with a specific need. We also enjoy being able to see the doctors that are highly recommended to us, rather than being limited by our state line (which we live 1 mile from).

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

Let me reiterate. If SB 543 fails and we are forced to opt in to health insurance, my family WILL NOT qualify for any government subsidy, but will be put in major financial danger as we seek to find a health plan that protects us from the unplanned emergencies of life. We are not a burden to the healthcare system. We pay cash. We pay our bills on time and owe no debt to our medical providers. Samaritan Ministries is an organized group of Christians that are living out what the Bible calls us to do. Sharing our burdens is part of our religious freedom.

I strongly urge you to support Senate Bill 543. I know you will do the right thing and allow us to retain our religious freedom.

Thank you.

Sincerely,

Megan Collins, Elkton

My name is Guillermo Powell from Jessup, MD, and I'm a proud member of a Health Care Sharing Ministry for the last 2 years.

Whether it was my son's broken foot or my wife's surgery or other medical need, the Health Care Sharing Ministry that we use enabled us to get the right care we needed (not what an insurance company thought we should get), and it provided the funds for us to do it. And it does that while costing us 1/3 or so of traditional insurance. I don't know what we would do without it.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry

membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

I know you will do the right thing.

Thank you.

Sincerely,

Guillermo Powell, Jessup

My name is Debra Kinna from Williamsport, Maryland and my husband Duane and I have been proud members of a Health Care Sharing Ministry since 2010. Since we have been members of Samaritan Ministries for 11 years we have greatly benefitted from participating in this Health Care Sharing Ministry. Not only has Samaritan Ministries met all of our medical needs we have also had a huge reduction in the monthly amount that we spend each month for our medical needs. My husband is a self-employed home improvement contractor and the cost of buying conventional health insurance was astronomical. It has really been a blessing to us to have saved those costs. But most importantly being a member of Samaritan Ministries has met our medical needs as well. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions. I urge you to support Senate Bill 543 not only to help us but also to help the many other Maryland families that are members of Samaritan Ministries. I know you will do the right thing. Thank You.

Sincerely,

Debra Kinna, Williamsport

My name is Janet Hooper from Baltimore, Md.. I am a delighted member of a Health Care Sharing Ministry for the last 6 years. Samaritan Ministries International was an answer to prayer for me. I have not only had my health care needs met over these years but I have given and received prayer support from fellow members. This Christian organization has been a wonderful example to me of how we can lovingly take care of each others health care needs and be a prayer support to each other as well. I am grateful that I have been a part of this Health Care Sharing Ministry. I sincerely hope to continue as an active member for years to come. Please support SB543.

I am grateful for your service. Sincerely, Janet T. Hooper, Lutherville Timonium

My name is Jim LaRock from Millersville, and I'm a proud member of a Health Care Sharing Ministry for the last 2 years.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry

membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

I know you will do the right thing.

Thank you.

Sincerely,

James LaRock Jr, Gambrills

My name is Sangok Cha from Frederick, and I'm a proud member of a Health Care Sharing Ministry for the last few months.

Due to the ever-rising cost of the healthcare for me and my husband who are nearing our retirement age, we looked into the Health Care Ministry Sharing plans. This decision was based on both my husband and I being healthy individuals who rarely go to see our doctors other than for our annual check-up and blood work. We rarely are in need of taking any prescription meds. However, we understand it is important to have a peace of mind if and when we do have catastrophic needs that we will be covered. That is why we chose the Samaritan Ministries.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

I know you will do the right thing.

Thank you.

Peter and Sangok Cha, Frederick

My name is Susan M Jansen from Gaithersburg and I'm a lifelong Montgomery County resident and voter.

I have also been a proud member of a Health Care Sharing Ministry for the last four or five years, since my husband's near-retirement. The much-ballyhooed Obamacare was shown to be way too costly and I'm a couple of years too young to qualify for Medicare.

While the paperwork can be a bit difficult, my overall experience has been wonderful. I recently had major abdominal surgery costing nearly \$10,000 and after my copays, I'm receiving checks from all over the country along with prayers from fellow members of Samaritan Ministries. They also assisted with negotiating the private pay rates with the providers.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is CRITICAL because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

I know you will do the right thing.

Thank you.

Sincerely,

Susan Jansen, Gaithersburg

Hello.

I am Pastor Dan Thornton from Smithsburg, MD, and I'm a proud member of a Health Care Sharing Ministry for over 20 years.

My family has been pleased that we could find a way to trust in God, not having insurance, yet providing for the medical needs of other believers in Jesus Christ. On the few occasions when we have had substantial medical bills, other generous members have given money to meet our needs.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

I know you will do the right thing.

Thank you.

Sincerely,

Daniel Thornton, Smithsburg

My name is Ken Walters from Damascus, MD, and I'm a proud member of a Health Care Sharing Ministry for the last couple years.

I benefited personally the first year of joining Samaritan Ministries. All my expenses were paid by other members for an emergency room medical treatment. Truly a blessing for my family to have all the expenses paid for by other believers in our faith. This would not have occurred under insurance coverage plans with high deductibles. We send our fair share each month directly to the verified person having the need. So we are observing our Biblical understanding to share one another's burdens.

As a participant in this health sharing ministry, I understand this is not insurance and it should not be treated as such by any state government authorities. The State of Maryland should not be trying to classify our religious observance of banning together to help with one another's health expenses as insurance and thus trying to regulate our religious activity. This is a credible alternative for persons who observe a common Christian faith.

The Maryland Insurance Administration is trying to classify our health care sharing ministry as insurance and we need your help in supporting SB 543.

I know you will do the right thing.

Thank you

Sincerely,

Ken and Lynn Walters, Damascus

### **Letter Maryland SB 543 Final.pdf**Uploaded by: Sanchez Ifekauche, Delora



(via electronic transmission only)

Senator Delores G. Kelley Chair, Maryland Senate Finance Committee

Subj: MD SB543

Dear Chair Kelley,

On behalf of the Members of Altrua HealthShare -and the thousands of Marylanders who rely on Health Care Sharing Ministries to protect their health care – we implore this Committee to vote "yes" on Senate Bill 543. A yes vote would preserve our community's ability to share in each other's medical bills by harmonizing Maryland Law with the Affordable Care Act and clearly recognizing that health care sharing ministries are not insurance.

We appreciate your consideration,

John Capezzuti COO Altrua HealthShare

### **Liberty testimony Maryland SB 543.pdf**Uploaded by: Sanchez Ifekauche, Delora



Health Share • • • • • • • • • • • • • • • • • • •
(via electronic transmission only)
Senator Delores G. Kelley
Chair, Maryland Senate Finance Committee
Subj: MD SB543
Dear Senator Kelley,
I am writing on behalf of Gospel Light Mennonite Church Medical Aid Plan dba Liberty HealthShare. Liberty is a health care sharing ministry which has over a thousand members in Maryland. Health care sharing ministries provide a community of spiritual and financial support as a faith-based alternative to health insurance. SB 543 would protect the continuing availability of this option to Liberty's Maryland members at a time of uncertainty. I would urge you to support SB 543.
Sincerely,
Druzilla Abel
CEO, Liberty HealthShare

HEALTHCARE <b>BY</b> AMERICANS, <b>FOR</b> AMERICANS

### **OSH Letter to Chair Kelley Final 021521.pdf** Uploaded by: Sanchez Ifekauche, Delora



February 15, 2021

The Honorable Delores G. Kelley Chair, Senate Finance Committee 3 East Miller Senate Office Building Annapolis, MD 21401

Dear Chair Kelley:

Thank you for accepting this letter to serve as testimony in support of SB 543 by Senator Eckhardt—important legislation to guarantee Marylanders continue to have every option available to them in order to access health care during the pandemic and exercise their religious freedoms consistent with the long history of religious tolerance in Maryland that stretches back to the mid-17<sup>th</sup> Century, predating the existence of the United States.

OneShare Health is a Christian Health Care Sharing Ministry (HCSM) based in Texas and is a member of the Alliance of Health Care Sharing Ministries (AHCSM). We are a 501(c)(3) charitable organization and have been determined to meet the federal definition of an HCSM pursuant to 26 USC 5000A(d)(2)(b)(ii) and for the purposes of 45 CFR 155 Subpart G according to the Centers for Medicare & Medicaid Services (CMS).

Faith-based charities like OneShare have been operating in Maryland for forty years. We facilitate medical cost sharing among our ministry members by coordinating member contributions and assigning those contributions to satisfy the medical bills of other members of the group. Our sharing model is distinct from insurance in that there is no assumption of risk, no promise to pay, and no guarantee of coverage—consistent with the safe harbor laws for HCSMs that exist in Maryland and 29 other states.

Unfortunately, the Maryland Insurance Administration alleges that HCSMs allowed under the Affordable Care Act are unauthorized health insurers despite the existence of Maryland's safe harbor statute.

Thankfully, SB543 would establish a direct link between Maryland law and the actual text of the Affordable Care Act relative to HCSMs, thus clarifying that the health care option we provide is not insurance and therefore eliminate any confusion for MIA regulators that would enable them to deny Marylanders a health care option during a pandemic and the ability to exercise their faith.

Currently, OneShare does not operate in Maryland due to the current regulatory scheme. Passage of SB 543 would allow our ministry to reach out to Marylanders that wish to participate in our non-profit health care sharing ministry.

Faith is the foundation of OneShare's ministry, and all members must attest to a written Statement of Beliefs. The core values of our ministry can be summed up by the following biblical commands: Love God and neighbors (e.g. Matthew 22:36-40; Mark 12:28-34; Luke 10:25-28); Carry the burden of others (Galatians 6:2); Caring for others as one would oneself (Luke 10:25-37).

The definition of HCSMs found in the Affordable Care Act was the result of bipartisan work in 2009 by the then Chairman and Ranking Member of the Senate Finance Committee, Sens. Baucus and Grassley,

respectively. However, health care sharing ministries in America date back to at least a century among Mennonite and Amish communities—including those in Maryland.

In a time of pandemic when every health care option for Marylanders should be on the table, we believe that all Americans should look for ties that bind rather than divide. SB543 is such a tie. Sen. Eckardt's proposed legislation would allow Marylanders of faith to continue to enjoy the state's long history of religious tolerance free from the intervention of state regulators and, importantly, harken back to a time—just less than a dozen years ago—when Democrats and Republicans worked together in Washington to forge positive policy in the midst of contentious debate.

OneShare Health is proud to stand with our fellow Alliance members in support of SB543 as it stands to benefit the citizens of Maryland.

Sincerely,

**Buddy Combs** 

Chief Legal Officer, General Counsel, & Interim CEO

### Maryland Catholic Conference\_FAV\_SB543.pdf Uploaded by: Sheahan, Molly



#### ARCHDIOCESE OF BALTIMORE † ARCHDIOCESE OF WASHINGTON † DIOCESE OF WILMINGTON

#### **February 17, 2021**

### Senate Bill 543 Insurance - Health Care Sharing Ministries – Exemption

#### **Senate Finance Committee**

**Position: Support** 

The Maryland Catholic Conference represents the public policy interests of the three Roman Catholic (arch)dioceses serving Maryland: the Archdiocese of Baltimore, the Archdiocese of Washington, and the Diocese of Wilmington, which together encompass over one million Marylanders.

**Senate Bill 543** exempts health care sharing ministries, as defined by federal law, from State insurance laws.

Defined in the Affordable Care Act, health care sharing ministries are exempted from the law's individual mandate since they exist outside the insurance paradigm. Ministries are registered as 501(c)(3) charities with the IRS and regulated under each state's attorney general and charity laws. These charitable organizations should also be exempted from state insurance laws since they are not insurance.

There are 107 CMS-certified health care sharing ministries nationwide that serve over 1.5 million members. These faith-based, nonprofit, membership organizations facilitate sharing the cost of members' medical expenses. Members contribute a monthly share amount and request cash-pay prices from their doctor or hospital while the ministry confirms the medical care meets their guidelines, and then facilitates transfer of funds. Ministries also provide opportunities for members to pray, encourage and support each other and share non-medical expenses like adoption or funeral costs.

The Catholic Conference supports this legislation which will ensure these faith-based nonprofits are able to continue in their mission and be recognized appropriately in the law.

For these reasons, the Maryland Catholic Conference asks for a favorable report for **SB 543**. Thank you for your consideration.

# Alliance Testimony 2.15.2021.pdf Uploaded by: Tracey, Shannee Position: FAV

#### Testimony for Maryland

#### Good Morning,

Chair Kelley and members of the Senate Finance Committee, my name is [Shannee Tracey] and I am the Director of Government Affairs for Christian Care Ministry, which facilitates the health sharing program Medi-Share.

I am testifying in support of SB 543 on behalf of the Alliance of Health Care Sharing Ministries, which represents the majority of the Health Care Sharing Ministries that meet the Affordable Care Act definition.

I would like to thank Senator Eckardt for sponsoring this bill and ask that the members of this committee vote "yes" on this very important, timely legislation that harmonizes Maryland law with the Affordable Care Act's federal protection for Health Care Sharing Ministries and clarifies that this health care option is not insurance.

As 501(c)(3) charitable organizations, these ministries help individuals come together to share health care expenses that align with their religious values. The members themselves agree on what types of medical expenses the community will share, so long as they align with their shared biblical beliefs. These communities support each other financially and spiritually through health trials - made all the more acute during the pandemic and its resulting economic crisis.

Without the passage of this bill, more than 7,000 Maryland residents could lose their preferred faith-based health care solution, in the midst of a global pandemic and the resulting economic crisis. It didn't have to be this way. The recent change in position of the Maryland Insurance Administration's interpretation of the decades-old statute has resulted in the ministries being dragged into administrative proceedings and thousands of Marylanders not knowing if they'll have a health care solution going forward. The Insurance Administration's position is out of step with the Affordable Care Act - the authors of which recognized the reality that Health Care Sharing Ministries are not insurance companies. It's also a stark departure from prior Administrations' positions that these ministries comply with the statutory

exemption from the Insurance Code. This position threatens to overturn the 40-year record of these Christian organizations serving Maryland residents.

We stand ready and willing to work to address any concerns of the Maryland Insurance Administration and other stakeholders. We have asked the Administration for months to provide any constructive suggestions to improve the bill and have still never received any.

Health Care Sharing Ministries may not be the right health care solution for everyone, but it has been for many years and remains an important solution for thousands of Marylanders who would desire a health care solution that aligns with their religious beliefs.

On behalf of the Members of the Alliance of Health Care Sharing Ministries - and the thousands of Marylanders who rely on us to protect their health care – we earnestly implore this Committee to vote "yes" on Senate Bill 543. A yes vote would preserve our community's ability to share in each other's medical bills by harmonizing Maryland Law with the Affordable Care Act and clearly recognizing that health care sharing ministries are not insurance.

### **CCM Senate Finance Committee Statement 2.15.2021.p** Uploaded by: Tracey, Shannee



#### Dear Senate Finance Committee Members,

Chairwomen Kelley and Senators of the Senate Finance Committee, thank you for allowing our ministry to comment on SB 543. Christian Care Ministry which operates the health care sharing program Medi-Share and represents more than 2,300 Maryland members, stand in support of Senate Bill 543. We would also like to thank Senator Eckardt for sponsoring this important piece of legislation to ensure health care sharing ministries remain operating in the State of Maryland.

SB 543 aligns Maryland law with the Affordable Care Act (ACA), clarifying in statue that ACA defined health care sharing ministries are not insurance. Without this very important piece of legislation, more than 7,000 health care sharing members are at risk of losing access to their faith-based health care solution. The urgency behind this legislation is based on new interpretation of existing law by the Maryland Insurance Administration (MIA). Christian Care Ministry does not agree with the MIA's new interpretation, and no other administration prior has interpreted current statute in way that would cease all health care sharing in the State.

Medi-Share has over 400,000 members throughout the United States, and there are more than 1.5 health care sharing members across the country that are part of various sharing ministries. Health Care Sharing Ministries are faith-based communities, that facilitate the sharing of medical expenses among its members. In 2010, the Patient Protection and Affordable Care Act was passed and granted an exemption from penalty to US residents who choose health care sharing ministries as their faith-based health care solution.

After the passage of the ACA, 108 health care sharing ministries registered with the Center for Medicare and Medicaid Services. Seven CMS registered health care sharing ministries operate nationally and their members make up just over 90% of the health care sharing community.

Medi-Share members choose health care sharing for a myriad of reason's including but not limited to the following:

- The sharing of medical expenses by a community of like-minded individuals.
- The ability to see how much and where sharing dollars are going, allowing for true transparency and accountability.
- The ability to be prayed for by other Medi-Share members and the staff at Christian Care Ministry. Members have access to staff and chaplains that are ready and willing to pray for them through all life trials.

- Medi-Share members have the flexibility to serve God anywhere in the world.
   Many missionaries, pastors, and faith-based individuals travel the world to serve God, if they were to have a medical emergency while aboard, their eligible medical bills are shared by other members.
- All 400,000+ Medi-Share members have the opportunity to vote on changes to the ministry sharing guidelines, providing for true community guidance of Medi-Share program.

Sharing ministries have been around since the late 1980s, that's 40 years of supporting people with religiously held beliefs meet their health care needs. Missionaries, pastors, and families are able to travel near and far to volunteer, feed the needy, and provide selfless acts of kindness around the world, knowing that their medical sharing community will be there to pray and share in their medical bills, should the need arise. The policy makers of the ACA believed that this health care option was important for people needing to practice their faith in the health care space.

Members of sharing communities have agreed to live in a way that allows them to hold true to their religious beliefs which transcends into health care. Each month, a member's monthly share is matched with another's eligible medical bill. Most importantly, members encourage and lift one another up in prayer.

At Medi-Share, we have a created a system of support based on our religious beliefs that personalizes healthcare by putting God first, empowering our membership community, and providing accountability and transparency to each dollar shared.

We look forward to working with the legislature in developing a policy that aligns with the intent of the ACA exemption for members of health care sharing ministries and look forward to hearing how we can be of assistance.

Kind Regards,

Christian Care Ministry/ Medi-Share

## **CCM Testimony and Members.pdf**Uploaded by: Tracey, Shannee Position: FAV



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At Medi-Share, we have a created a system of support based on our religious beliefs that personalizes healthcare by putting God first, empowering our membership community, and providing accountability and transparency to each dollar shared.

We look forward to working with the legislature in developing a policy that aligns with the intent of the ACA exemption for members of health care sharing ministries and look forward to hearing how we can be of assistance.

Kind Regards,

Christian Care Ministry/ Medi-Share

Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 13, 2021, 4:58 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Cynthia B Homans
Text	Dear Senator Augustine, My name is Cynthia B Homans from Baltimore, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Cynthia B Homans

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Social Media Shared On (Share Campaigns)	
Issues	
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insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do
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Date	February 13, 2021, 4:58 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Cynthia B Homans
Text	Dear Senator Beidle, My name is Cynthia B Homans from Baltimore, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Cynthia B Homans

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Date	February 13, 2021, 4:58 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Cynthia B Homans
Text	Dear Senator Hershey, My name is Cynthia B Homans from Baltimore, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a

valuable piece of legislation - Senate Bill 543 -
that would harmonize Maryland law with the
Affordable Care Act's federal protection and
clarify that Health Care Sharing Ministry
membership is different than insurance. This
bill is critical because the Maryland Insurance
Administration is accusing Health Care Sharing
Ministries of being unauthorized health
insurance and trying to shut them down in the
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Date	February 13, 2021, 4:58 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Cynthia B Homans
Text	Dear Senator Klausmeier, My name is Cynthia B Homans from Baltimore, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Cynthia B Homans

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Date	February 13, 2021, 4:58 PM
Supporter Action Type	Wrote

Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Cynthia B Homans
Text	Dear Senator Ready, My name is Cynthia B Homans from Baltimore, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to
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Date	February 13, 2021, 4:58 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Cynthia B Homans
Text	Dear Senator Benson, My name is Cynthia B Homans from Baltimore, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you

to support Senate Bill 543. I know you will do
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Date	February 13, 2021, 4:58 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Cynthia B Homans
Text	Dear Senator Jennings, My name is Cynthia B Homans from Baltimore, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Cynthia B Homans

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Date	February 13, 2021, 4:58 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Cynthia B Homans
Text	Dear Senator Feldman, My name is Cynthia B Homans from Baltimore, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry

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Date	February 13, 2021, 4:58 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Cynthia B Homans
Text	Dear Senator Kramer, My name is Cynthia B Homans from Baltimore, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Cynthia B Homans

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Date	February 13, 2021, 4:58 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Cynthia B Homans

Text	Dear Senator Hayes, My name is Cynthia B
	Homans from Baltimore, MD, and I'm a proud
	member of a Health Care Sharing Ministry
	called Medi-Share. This month the Maryland
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Date	February 13, 2021, 4:56 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Phinehas Bowen
Text	Dear Senator Augustine, My name is Phinehas Bowen from Friendship, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Phinehas Bowen

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Issues	
Supporter	Phinehas Bowen
Text	Dear Senator Kelley, My name is Phinehas Bowen from Friendship, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Phinehas Bowen

Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 13, 2021, 4:56 PM
Supporter Action Type	Wrote
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Supporter	Sarah M Mills
Text	Dear Senator Augustine, My name is Sarah M Mills from Frederick, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Sarah M Mills

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N/A	257859074
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 12, 2021, 9:02 PM
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Issues	
Supporter	Michael Spade
Text	Dear Senator Augustine, My name is Michael Spade from Ellicott City, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Michael Spade
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Issues	
Supporter	Michael Spade
Text	Dear Senator Feldman, My name is Michael Spade from Ellicott City, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and

	clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Michael Spade
N/A	N/A
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 12, 2021, 9:02 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Michael Spade
Text	Dear Senator Kramer, My name is Michael Spade from Ellicott City, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 12, 2021, 9:02 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Michael Spade
Text	Dear Senator Hayes, My name is Michael Spade from Ellicott City, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Michael Spade
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 12, 2021, 4:02 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Sandra Yommer
Text	Dear Senator Augustine, My name is Sandra Yommer from Boonsboro, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Sandra Yommer
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 12, 2021, 4:02 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Sandra Yommer
Text	Dear Senator Kelley, My name is Sandra Yommer from Boonsboro, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Sandra Yommer
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 12, 2021, 4:02 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Sandra Yommer

Text	Dear Senator Beidle, My name is Sandra
	Yommer from Boonsboro, MD, and I'm a proud
	member of a Health Care Sharing Ministry
	called Medi-Share. This month the Maryland
	Senate Finance Committee is considering a
	valuable piece of legislation - Senate Bill 543 -
	that would harmonize Maryland law with the
	Affordable Care Act's federal protection and
	clarify that Health Care Sharing Ministry
	membership is different than insurance. This
	bill is critical because the Maryland Insurance
	Administration is accusing Health Care Sharing
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 12, 2021, 4:02 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Sandra Yommer
Text	Dear Senator Hershey, My name is Sandra Yommer from Boonsboro, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 12, 2021, 4:02 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Sandra Yommer
Text	Dear Senator Klausmeier, My name is Sandra Yommer from Boonsboro, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 12, 2021, 4:02 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Sandra Yommer
Text	Dear Senator Ready, My name is Sandra Yommer from Boonsboro, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Sandra Yommer
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 12, 2021, 4:02 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Sandra Yommer
Text	Dear Senator Benson, My name is Sandra Yommer from Boonsboro, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Sandra Yommer
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 12, 2021, 4:02 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Sandra Yommer
Text	Dear Senator Jennings, My name is Sandra Yommer from Boonsboro, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Sandra Yommer
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Date	February 12, 2021, 4:02 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Sandra Yommer

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Text	Dear Senator Feldman, My name is Sandra Yommer from Boonsboro, MD, and I'm a proud
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Date	February 12, 2021, 4:02 PM
Supporter Action Type	Wrote
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Issues	
Supporter	Sandra Yommer
Text	Dear Senator Hayes, My name is Sandra Yommer from Boonsboro, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 12, 2021, 11:26 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Stephen Bailey
Text	Dear Senator Augustine, My name is Stephen Bailey from Towson, MD, and I'm a member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. Thank you. Stephen Bailey
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 12, 2021, 11:26 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Stephen Bailey
Text	Dear Senator Kelley, My name is Stephen Bailey from Towson, MD, and I'm a member of a Health Care Sharing Ministry called Medi- Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. Thank you. Stephen Bailey
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Date	February 12, 2021, 11:26 AM
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Issues	
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
<b>Date</b> February 12, 2021, 11:26 AM	
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Stephen Bailey

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Text	Dear Senator Hershey, My name is Stephen Bailey from Towson, MD, and I'm a member of
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Date	February 12, 2021, 11:26 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Stephen Bailey
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Supporter	Stephen Bailey
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
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Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Stephen Bailey

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 12, 2021, 11:26 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Stephen Bailey
Text	Dear Senator Hayes, My name is Stephen Bailey from Towson, MD, and I'm a member of a Health Care Sharing Ministry called Medi- Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 12, 2021, 1:57 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Sean Davidson
Text	Dear Senator Augustine, My name is Sean Davidson from Columbia, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to

	take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Sean Davidson
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 12, 2021, 1:57 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Sean Davidson
Text	Dear Senator Kelley, My name is Sean Davidson from Columbia, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Sean Davidson
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 12, 2021, 1:57 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Sean Davidson
Text	Dear Senator Beidle, My name is Sean Davidson from Columbia, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Sean Davidson
N/A	218115935
N/A	11496771
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Date	February 12, 2021, 12:30 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Colin L Foreman
Text	Dear Senator Augustine, My name is Colin L Foreman from Catonsville, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and

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Date	February 12, 2021, 12:30 AM
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Supporter	Colin L Foreman
Text	Dear Senator Kelley, My name is Colin L Foreman from Catonsville, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to

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Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Colin L Foreman
Text	Dear Senator Hayes, My name is Colin L Foreman from Catonsville, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Colin L Foreman
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Date	February 11, 2021, 8:19 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
SupporterValerie Hill	

Text	Dear Senator Augustine, My name is Valerie Hill from Keymar, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Valerie Hill
N/A	219176879
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 8:19 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Valerie Hill
Text	Dear Senator Kramer, My name is Valerie Hill from Keymar, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Valerie Hill
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 8:19 PM
Supporter Action Type	Wrote
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Issues	
Supporter	Valerie Hill
Text	Dear Senator Hayes, My name is Valerie Hill from Keymar, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Valerie Hill
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 5:53 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Laura Loskarn
Text	Dear Senator Augustine, My name is Laura Loskarn from Sykesville, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Laura Loskarn
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 5:53 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Laura Loskarn

Text	Dear Senator Kelley, My name is Laura
Text	Loskarn from Sykesville, MD, and I'm a proud
	member of a Health Care Sharing Ministry
	called Medi-Share. This month the Maryland
	Senate Finance Committee is considering a
	valuable piece of legislation - Senate Bill 543 -
	that would harmonize Maryland law with the
	Affordable Care Act's federal protection and
	clarify that Health Care Sharing Ministry
	membership is different than insurance. This
	bill is critical because the Maryland Insurance
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	Ministries of being unauthorized health
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	economic crisis, now is the worst time to try to
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Date	February 11, 2021, 5:53 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
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Supporter	Laura Loskarn
Text	Dear Senator Beidle, My name is Laura Loskarn from Sykesville, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 5:53 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Laura Loskarn
Text	Dear Senator Hershey, My name is Laura Loskarn from Sykesville, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 5:53 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Laura Loskarn
Text	Dear Senator Klausmeier, My name is Laura Loskarn from Sykesville, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Laura Loskarn
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 5:53 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Laura Loskarn
Text	Dear Senator Ready, My name is Laura Loskarn from Sykesville, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Laura Loskarn
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 5:53 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Laura Loskarn
Text	Dear Senator Benson, My name is Laura Loskarn from Sykesville, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Laura Loskarn
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
<b>Date</b> February 11, 2021, 5:53 PM	
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Laura Loskarn

Text	Dear Senator Jennings, My name is Laura Loskarn from Sykesville, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Laura Loskarn
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 5:53 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Laura Loskarn
Text	Dear Senator Feldman, My name is Laura Loskarn from Sykesville, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 5:53 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Laura Loskarn
Text	Dear Senator Kramer, My name is Laura Loskarn from Sykesville, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to

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Date	February 11, 2021, 5:53 PM
Supporter Action Type	Wrote
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Issues	
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 2:32 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Richard M Parrotte
Text	Dear Senator Augustine, My name is Ri. Michael Parrotte from Walkersville, MD, I lost my Blue Cross Blue Shield Health Care coverage after the Affordable Care Act was passed. For two years I had NO health Insurance., Finally I was able to get get coverage through a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. R Michael Parrotte mparrotte@agysport.com +1 301 305 5050
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
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Date	February 11, 2021, 2:32 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	21 112
Supporter	Richard M Parrotte
Text	Dear Senator Kelley, My name is Ri. Michael Parrotte from Walkersville, MD, I lost my Blue Cross Blue Shield Health Care coverage after the Affordable Care Act was passed. For two years I had NO health Insurance., Finally I was able to get get coverage through a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. R Michael Parrotte mparrotte@agvsport.com +1 301 305 5050
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote		
"YES" on Senate Bill 543		
Date	February 11, 2021, 2:32 PM	
Supporter Action Type	Wrote	
Social Media Shared On (Share Campaigns)		
Issues		
Supporter	Richard M Parrotte	
Text N/A	Dear Senator Hershey, My name is Ri. Michael Parrotte from Walkersville, MD, I lost my Blue Cross Blue Shield Health Care coverage after the Affordable Care Act was passed. For two years I had NO health Insurance., Finally I was able to get get coverage through a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. R Michael Parrotte mparrotte@agvsport.com +1 301 305 5050	
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Issues	
Supporter	Richard M Parrotte
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N/A	19881499
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543

Date	February 11, 2021, 2:32 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Richard M Parrotte
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Date	February 11, 2021, 2:32 PM
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Issues	
Supporter	Richard M Parrotte
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
<b>Date</b> February 11, 2021, 2:32 PM	
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Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Richard M Parrotte

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Date	February 11, 2021, 2:32 PM
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 2:32 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Richard M Parrotte
Text	Dear Senator Hayes, My name is Ri. Michael Parrotte from Walkersville, MD, I lost my Blue Cross Blue Shield Health Care coverage after the Affordable Care Act was passed. For two years I had NO health Insurance., Finally I was able to get get coverage through a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of

Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 4:29 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Allan Laino
Text	Dear Senator Augustine, My name is Allan Laino from Mount Rainier, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing

	Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Allan Laino
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 4:29 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Allan Laino
Text	Dear Senator Kelley, My name is Allan Laino from Mount Rainier, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Allan Laino
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Date	February 11, 2021, 4:29 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
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Supporter	Allan Laino
Text	Dear Senator Beidle, My name is Allan Laino from Mount Rainier, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Allan Laino
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 4:29 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Allan Laino
Text	Dear Senator Hershey, My name is Allan Laino from Mount Rainier, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Allan Laino
N/A	569851009
N/A	11595570
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 4:29 AM

Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Allan Laino
Text	Dear Senator Klausmeier, My name is Allan Laino from Mount Rainier, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Allan Laino
N/A	569851009
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 4:29 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Allan Laino
Text	Dear Senator Ready, My name is Allan Laino from Mount Rainier, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland

	Senate Finance Committee is considering a
	valuable piece of legislation - Senate Bill 543 -
	that would harmonize Maryland law with the
	Affordable Care Act's federal protection and
	clarify that Health Care Sharing Ministry
	membership is different than insurance. This
	bill is critical because the Maryland Insurance
	Administration is accusing Health Care Sharing
	Ministries of being unauthorized health
	insurance and trying to shut them down in the
	state. With the pandemic and its resulting
	economic crisis, now is the worst time to try to
	take away my health care solution. I urge you
	to support Senate Bill 543. I know you will do
	the right thing. Thank you. Allan Laino
N/A	569851009
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 4:29 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Allan Laino
Text	Dear Senator Benson, My name is Allan Laino from Mount Rainier, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing

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N/A	569851009
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 4:29 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Allan Laino
Text	Dear Senator Jennings, My name is Allan Laino from Mount Rainier, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Allan Laino
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Date February 11, 202	21, 4:29 AM
Supporter Action Type Wrote	
Social Media Shared On (Share Campaigns)	
Issues	
Supporter Allan Laino	
from Mount Rain member of a Hea called Medi-Shar Senate Finance C valuable piece of that would harm Affordable Care A clarify that Healt membership is d bill is critical bec Administration is Ministries of beir insurance and try state. With the paeconomic crisis, take away my he to support Senate the right thing. To	dman, My name is Allan Laino nier, MD, and I'm a proud alth Care Sharing Ministry re. This month the Maryland Committee is considering a Flegislation - Senate Bill 543 - onize Maryland law with the Act's federal protection and the Care Sharing Ministry ifferent than insurance. This rause the Maryland Insurance is accusing Health Care Sharing ing unauthorized health ying to shut them down in the andemic and its resulting now is the worst time to try to ralth care solution. I urge you se Bill 543. I know you will do Thank you. Allan Laino
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 4:29 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Allan Laino
Text	Dear Senator Kramer, My name is Allan Laino from Mount Rainier, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Allan Laino
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 4:29 AM

Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Allan Laino
Text	Dear Senator Hayes, My name is Allan Laino from Mount Rainier, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Allan Laino
N/A	569851009
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 1:45 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Alan Robert Tull
Text	Dear Senator Augustine, My name is Alan Robert Tull from Easton, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland

	Senate Finance Committee is considering a
	valuable piece of legislation - Senate Bill 543 -
	that would harmonize Maryland law with the
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	membership is different than insurance. This
	bill is critical because the Maryland Insurance
	Administration is accusing Health Care Sharing
	Ministries of being unauthorized health
	insurance and trying to shut them down in the
	state. With the pandemic and its resulting
	economic crisis, now is the worst time to try to
	take away my health care solution. I urge you
	to support Senate Bill 543. I know you will do
	the right thing. Thank you. Alan Robert Tull
N/A	215821393
N/A	11504288
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 1:45 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Alan Robert Tull
Text	Dear Senator Kelley, My name is Alan Robert Tull from Easton, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing

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N/A	215821393
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 1:45 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Alan Robert Tull
Text	Dear Senator Beidle, My name is Alan Robert Tull from Easton, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Alan Robert Tull
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 1:45 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Alan Robert Tull
Text	Dear Senator Hershey, My name is Alan Robert Tull from Easton, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Alan Robert Tull
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 1:44 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Alan Robert Tull
Text	Dear Senator Klausmeier, My name is Alan Robert Tull from Easton, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Alan Robert Tull
N/A	215821393
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 1:44 AM

Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Alan Robert Tull
Text	Dear Senator Ready, My name is Alan Robert Tull from Easton, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Alan Robert Tull
N/A	215821393
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 1:44 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Alan Robert Tull
Text	Dear Senator Benson, My name is Alan Robert Tull from Easton, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi- Share. This month the Maryland Senate

	Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that
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	Affordable Care Act's federal protection and
	clarify that Health Care Sharing Ministry
	membership is different than insurance. This
	bill is critical because the Maryland Insurance
	Administration is accusing Health Care Sharing
	Ministries of being unauthorized health
	insurance and trying to shut them down in the
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	take away my health care solution. I urge you to support Senate Bill 543. I know you will do
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N/A	215821393
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 1:44 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Alan Robert Tull
Text	Dear Senator Jennings, My name is Alan Robert Tull from Easton, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing

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N/A	215821393
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 1:44 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Alan Robert Tull
Text	Dear Senator Feldman, My name is Alan Robert Tull from Easton, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Alan Robert Tull
N/A	215821393

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 1:44 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Alan Robert Tull
Text	Dear Senator Kramer, My name is Alan Robert Tull from Easton, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Alan Robert Tull
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 1:44 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Alan Robert Tull
Text	Dear Senator Hayes, My name is Alan Robert Tull from Easton, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Alan Robert Tull
N/A	215821393
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 12:42 AM

Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Darren Heater
Text	Dear Senator Augustine, My name is Darren Heater from Stevensville, MD, and I own my own small business based out of Queen Annes N/A. I was one of the many that was told I could keep my Health Insurance when the US switched over to Obamacare and yet soon after my Insurance Plan was "ceased". Our family could not afford the other options available and now we are proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Darren Heater
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 12:42 AM
Supporter Action Type	Wrote

Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Darren Heater
Text	Dear Senator Kelley, My name is Darren Heater from Stevensville, MD, and I own my own small business based out of Queen Annes N/A. I was one of the many that was told I could keep my Health Insurance when the US switched over to Obamacare and yet soon after my Insurance Plan was "ceased". Our family could not afford the other options available and now we are proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Darren Heater
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 11, 2021, 12:42 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	

Issues	
Supporter	Darren Heater
Text	Dear Senator Beidle, My name is Darren Heater from Stevensville, MD, and I own my own small business based out of Queen Annes N/A. I was one of the many that was told I could keep my Health Insurance when the US switched over to Obamacare and yet soon after my Insurance Plan was "ceased". Our family could not afford the other options available and now we are proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Darren Heater
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
<b>Date</b> February 11, 2021, 12:42 AM	
Supporter Action Type	Wrote
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Issues	

Supporter	Darren Heater
Text	Dear Senator Hershey, My name is Darren Heater from Stevensville, MD, and I own my own small business based out of Queen Annes N/A. I was one of the many that was told I could keep my Health Insurance when the US switched over to Obamacare and yet soon after my Insurance Plan was "ceased". Our family could not afford the other options available and now we are proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Darren Heater
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
<b>Date</b> February 11, 2021, 12:42 AM	
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Darren Heater

Text	Dear Senator Klausmeier, My name is Darren Heater from Stevensville, MD, and I own my own small business based out of Queen Annes N/A. I was one of the many that was told I could keep my Health Insurance when the US switched over to Obamacare and yet soon after my Insurance Plan was "ceased". Our family could not afford the other options available and now we are proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you
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N/A	the right thing. Thank you. Darren Heater
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
<b>Date</b> February 11, 2021, 12:42 AM	
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Darren Heater

Text	Dear Senator Ready, My name is Darren Heater from Stevensville, MD, and I own my own small business based out of Queen Annes N/A. I was one of the many that was told I could keep my Health Insurance when the US switched over to Obamacare and yet soon after my Insurance Plan was "ceased". Our family could not afford the other options available and now we are proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
<b>Date</b> February 11, 2021, 12:42 AM	
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Darren Heater

Text	Dear Senator Benson, My name is Darren Heater from Stevensville, MD, and I own my own small business based out of Queen Annes N/A. I was one of the many that was told I could keep my Health Insurance when the US switched over to Obamacare and yet soon after my Insurance Plan was "ceased". Our family could not afford the other options available and now we are proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do
	to support Senate Bill 543. I know you will do the right thing. Thank you. Darren Heater
N/A	the right thing. Thank you. Darren heater
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
<b>Date</b> February 11, 2021, 12:42 AM	
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Darren Heater

Text	Dear Senator Jennings, My name is Darren Heater from Stevensville, MD, and I own my own small business based out of Queen Annes N/A. I was one of the many that was told I could keep my Health Insurance when the US switched over to Obamacare and yet soon after my Insurance Plan was "ceased". Our family could not afford the other options available and now we are proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you
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N/A	the right thing. Thank you. Darren Heater
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
<b>Date</b> February 11, 2021, 12:42 AM	
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Darren Heater

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
<b>Date</b> February 11, 2021, 12:42 AM	
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Issues	
Supporter	Darren Heater

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	switched over to Obamacare and yet soon after
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	could not afford the other options available
	and now we are proud member of a Health
	Care Sharing Ministry called Medi-Share. This
	month the Maryland Senate Finance
	Committee is considering a valuable piece of
	legislation - Senate Bill 543 - that would
	harmonize Maryland law with the Affordable
	Care Act's federal protection and clarify that
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	different than insurance. This bill is critical
	because the Maryland Insurance
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	Ministries of being unauthorized health
	insurance and trying to shut them down in the
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
<b>Date</b> February 10, 2021, 10:40 PM	
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Stephen P Lawhead

Text D	Dear Senator Augustine, My name is Stephen P
	awhead from Hagerstown, MD, and I'm a
	roud member of a Health Care Sharing
•	Inistry called Medi-Share. This month the
	Maryland Senate Finance Committee is
	onsidering a valuable piece of legislation -
	enate Bill 543 - that would harmonize
	Maryland law with the Affordable Care Act's
	ederal protection and clarify that Health Care
	haring Ministry membership is different than
	nsurance. This bill is critical because the
	Maryland Insurance Administration is accusing
	lealth Care Sharing Ministries of being
	nauthorized health insurance and trying to
	hut them down in the state. With the
	andemic and its resulting economic crisis,
_	ow is the worst time to try to take away my
	ealth care solution. Personal note: Just over a
	ear ago I have open heart surgery where my
	ortic valve was replaced. Leading up to the
	urgery were many tests. After meeting my
	eductible All medical charges were covered
	y Medishare. They were very helpful, always
	ept me in the loop and more than fulfilled
	heir obligations and promises to me. Please
	eep them in the state. I urge you to support
	enate Bill 543. I know you will do the right
th	hing. Thank you. Stephen P Lawhead
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
<b>Date</b> February 10, 2021, 10:40 PM	
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	

Supporter	Stephen P Lawhead
Text	Dear Senator Kelley, My name is Stephen P Lawhead from Hagerstown, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Stephen P Lawhead
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 10:40 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Stephen P Lawhead
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	federal protection and clarify that Health Care
	Sharing Ministry membership is different than
	insurance. This bill is critical because the
	Maryland Insurance Administration is accusing
	Health Care Sharing Ministries of being
	unauthorized health insurance and trying to
	shut them down in the state. With the
	pandemic and its resulting economic crisis,
	now is the worst time to try to take away my
	health care solution. I urge you to support
	Senate Bill 543. I know you will do the right
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	thing. Thank you. Stephen P Lawhead
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 10:39 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Stephen P Lawhead
Text	Dear Senator Hershey, My name is Stephen P Lawhead from Hagerstown, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 10:39 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Stephen P Lawhead
Text	Dear Senator Klausmeier, My name is Stephen P Lawhead from Hagerstown, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Stephen P Lawhead

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote		
"YES" on Senate Bill 543		
Date	February 10, 2021, 10:39 PM	
Supporter Action Type	Wrote	
Social Media Shared On (Share Campaigns)		
Issues		
Supporter	Stephen P Lawhead	
Text	Dear Senator Ready, My name is Stephen P Lawhead from Hagerstown, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Stephen P Lawhead	
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Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Stephen P Lawhead
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Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Stephen P Lawhead
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<b>Date</b> February 10, 2021, 10:39 PM	
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Social Media Shared On (Share Campaigns)	
Issues	
SupporterStephen P Lawhead	

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Date	February 10, 2021, 10:39 PM
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Issues	
Supporter	Stephen P Lawhead
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 10:39 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Stephen P Lawhead
Text	Dear Senator Hayes, My name is Stephen P Lawhead from Hagerstown, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 7:12 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Joan Plocek
Text	Dear Senator Augustine, My name is Joan Plocek from Cambridge, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Joan Plocek
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Supporter	Joan Plocek
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 7:12 PM
Supporter Action Type Wrote	

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Supporter	Joan Plocek
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote		
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Date	February 10, 2021, 7:12 PM	
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Supporter	Joan Plocek
Text	Dear Senator Feldman, My name is Joan Plocek from Cambridge, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Joan Plocek
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 7:12 PM
Supporter Action Type	Wrote

Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Joan Plocek
Text	Dear Senator Kramer, My name is Joan Plocek from Cambridge, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Joan Plocek
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 7:12 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Joan Plocek
Text	Dear Senator Hayes, My name is Joan Plocek from Cambridge, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi- Share. This month the Maryland Senate Finance Committee is considering a valuable

	piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Joan Plocek
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 4:22 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Bo Chu
Text	Dear Senator Augustine, My name is Bo Chu from Germantown, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 4:22 PM
Supporter Action Type	Wrote
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Issues	
Supporter	Bo Chu
Text	Dear Senator Kelley, My name is Bo Chu from Germantown, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Bo Chu
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Date	February 10, 2021, 4:22 PM
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Issues	
Supporter	Bo Chu
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 4:22 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Bo Chu
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 4:22 PM
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Supporter	Bo Chu
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 4:22 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Bo Chu
Text	Dear Senator Ready, My name is Bo Chu from Germantown, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable

	piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Bo Chu
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 4:22 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Bo Chu
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 4:22 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Bo Chu
Text	Dear Senator Jennings, My name is Bo Chu from Germantown, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Bo Chu
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 4:22 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Bo Chu
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Date	February 10, 2021, 4:22 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Bo Chu
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Date	February 10, 2021, 4:22 PM
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Social Media Shared On (Share Campaigns)	
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Supporter	Bo Chu
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 4:20 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Alison S
Text	Dear Senator Augustine, My name is Alison S from Silver Spring, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a

	valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Alison S
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 4:20 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Alison S
Text	Dear Senator Kelley, My name is Alison S from Silver Spring, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health

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Issues	
Supporter	Alison S
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 4:20 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Alison S
Text	Dear Senator Hershey, My name is Alison S from Silver Spring, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Alison S
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 4:20 PM
Supporter Action Type	Wrote

Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Alison S
Text	Dear Senator Ready, My name is Alison S from Silver Spring, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Alison S
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 4:20 PM
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Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Alison S
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Date	February 10, 2021, 4:20 PM
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Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Alison S
Text	Dear Senator Jennings, My name is Alison S from Silver Spring, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 4:20 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Alison S
Text	Dear Senator Hayes, My name is Alison S from Silver Spring, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Alison S
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 4:16 PM
Supporter Action Type	Wrote

Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Patrick O'Brien
Text	Dear Senator Augustine, My name is Patrick O'Brien from Oakland, MD. My family has been part of a Health Care Sharing Ministry called Medi-Share for a number of years, and we have been very satisfied and well cared for. We did our homework and selected Med-Share as a way to manage our health care costs. They made absolutely clear at the outset - and continue to in all ongoing correspondence and phone calls - that they are NOT health insurance, but that depending on an individual's or family's circumstances, they can provide a very cost effective and comprehensive alternative. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I believe that after research and careful reflection you will see that this is sound, effective legislation that stays true to the law while allowing for different opportunities for all Marylanders to choose from different excellent health care solutions. Thank you. Patrick O'Brien
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 4:16 PM
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Supporter	Patrick O'Brien
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 4:16 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Patrick O'Brien
Text	Dear Senator Beidle, My name is Patrick O'Brien from Oakland, MD. My family has been part of a Health Care Sharing Ministry called Medi-Share for a number of years, and we have been very satisfied and well cared for. We did our homework and selected Med-Share as a way to manage our health care costs. They made absolutely clear at the outset - and continue to in all ongoing correspondence and phone calls - that they are NOT health insurance, but that depending on an individual's or family's circumstances, they can provide a very cost effective and comprehensive alternative. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I believe that after research and careful reflection you will see that this is sound, effective legislation that stays true to

	the law while allowing for different opportunities for all Marylanders to choose from different excellent health care solutions. Thank you. Patrick O'Brien
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N/A	19881594
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 4:16 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Patrick O'Brien
Text	Dear Senator Hershey, My name is Patrick O'Brien from Oakland, MD. My family has been part of a Health Care Sharing Ministry called Medi-Share for a number of years, and we have been very satisfied and well cared for. We did our homework and selected Med-Share as a way to manage our health care costs. They made absolutely clear at the outset - and continue to in all ongoing correspondence and phone calls - that they are NOT health insurance, but that depending on an individual's or family's circumstances, they can provide a very cost effective and comprehensive alternative. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
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Issues	
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 4:16 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Patrick O'Brien
Text	Dear Senator Ready, My name is Patrick O'Brien from Oakland, MD. My family has been part of a Health Care Sharing Ministry called Medi-Share for a number of years, and we have been very satisfied and well cared for. We did our homework and selected Med-Share as a way to manage our health care costs. They

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	Thank you. Patrick O'Brien
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
<b>Date</b> February 10, 2021, 4:16 PM	
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	

Supporter	Patrick O'Brien
Text	Dear Senator Benson, My name is Patrick O'Brien from Oakland, MD. My family has been part of a Health Care Sharing Ministry called Medi-Share for a number of years, and we have been very satisfied and well cared for. We did our homework and selected Med-Share as a way to manage our health care costs. They made absolutely clear at the outset - and continue to in all ongoing correspondence and phone calls - that they are NOT health insurance, but that depending on an individual's or family's circumstances, they can provide a very cost effective and comprehensive alternative. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I believe that after research and careful reflection you will see that this is sound, effective legislation that stays true to the law while allowing for different opportunities for all Marylanders to choose from different excellent health care solutions.
N/A	Thank you. Patrick O'Brien
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 4:16 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	WIOCC
Issues	
Supporter	Patrick O'Brien
Text	Dear Senator Jennings, My name is Patrick O'Brien from Oakland, MD. My family has been part of a Health Care Sharing Ministry called Medi-Share for a number of years, and we have been very satisfied and well cared for. We did our homework and selected Med-Share as a way to manage our health care costs. They made absolutely clear at the outset - and continue to in all ongoing correspondence and phone calls - that they are NOT health insurance, but that depending on an individual's or family's circumstances, they can provide a very cost effective and comprehensive alternative. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I believe that after research and careful reflection you will see that this is sound, effective legislation that stays true to the law while allowing for different opportunities for all Marylanders to choose from different excellent health care solutions. Thank you. Patrick O'Brien
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
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Date  Suppositor Action Time	February 10, 2021, 4:16 PM Wrote
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	n · · · l oln ·
Supporter	Patrick O'Brien
Text	Dear Senator Feldman, My name is Patrick O'Brien from Oakland, MD. My family has been part of a Health Care Sharing Ministry called Medi-Share for a number of years, and we have been very satisfied and well cared for. We did our homework and selected Med-Share as a way to manage our health care costs. They made absolutely clear at the outset - and continue to in all ongoing correspondence and phone calls - that they are NOT health insurance, but that depending on an individual's or family's circumstances, they can provide a very cost effective and comprehensive alternative. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I believe that after research and careful reflection you will see that this is sound, effective legislation that stays true to the law while allowing for different opportunities for all Marylanders to choose

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 4:16 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Patrick O'Brien
Text	Dear Senator Kramer, My name is Patrick O'Brien from Oakland, MD. My family has been part of a Health Care Sharing Ministry called Medi-Share for a number of years, and we have been very satisfied and well cared for. We did our homework and selected Med-Share as a way to manage our health care costs. They made absolutely clear at the outset - and continue to in all ongoing correspondence and phone calls - that they are NOT health insurance, but that depending on an individual's or family's circumstances, they can provide a very cost effective and comprehensive alternative. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 4:16 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Patrick O'Brien
Text	Dear Senator Hayes, My name is Patrick O'Brien from Oakland, MD. My family has been part of a Health Care Sharing Ministry called Medi-Share for a number of years, and we have been very satisfied and well cared for. We did our homework and selected Med-Share as a way to manage our health care costs. They made absolutely clear at the outset - and continue to in all ongoing correspondence and phone calls - that they are NOT health insurance, but that depending on an individual's or family's circumstances, they can provide a very cost effective and comprehensive alternative. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize

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	Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I believe that after research and careful reflection you will see that this is sound, effective legislation that stays true to the law while allowing for different opportunities for all Marylanders to choose from different excellent health care solutions. Thank you. Patrick O'Brien
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 3:04 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Timothy Stewart
Text	Dear Senator Augustine, My name is Timothy Stewart from Silver Spring, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care

	Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. Thank you. Timothy Stewart
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 3:04 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Timothy Stewart
Text	Dear Senator Kelley, My name is Timothy Stewart from Silver Spring, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 3:04 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Timothy Stewart
Text	Dear Senator Beidle, My name is Timothy Stewart from Silver Spring, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. Thank you. Timothy Stewart
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 3:04 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Timothy Stewart
Text	Dear Senator Hershey, My name is Timothy Stewart from Silver Spring, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. Thank you. Timothy Stewart
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Date	February 10, 2021, 3:04 PM
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Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Timothy Stewart
Text	Dear Senator Klausmeier, My name is Timothy Stewart from Silver Spring, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. Thank you. Timothy Stewart
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 3:04 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Timothy Stewart

Text	Dear Senator Ready, My name is Timothy Stewart from Silver Spring, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. Thank you. Timothy Stewart
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
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Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
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Supporter	Timothy Stewart
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 3:04 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Timothy Stewart
Text	Dear Senator Feldman, My name is Timothy Stewart from Silver Spring, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. Thank you. Timothy Stewart
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 3:04 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Timothy Stewart
Text	Dear Senator Kramer, My name is Timothy Stewart from Silver Spring, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. Thank you. Timothy Stewart
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 3:04 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Timothy Stewart
Text	Dear Senator Hayes, My name is Timothy Stewart from Silver Spring, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. Thank you. Timothy Stewart
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 1:45 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Nathan B McKnight

Text	Dear Senator Augustine, My name is Nathan B
	McKnight from Jarrettsville, MD, and I'm a
	proud member of a Health Care Sharing
	Ministry called Medi-Share. This month the
	Maryland Senate Finance Committee is
	considering a valuable piece of legislation -
	Senate Bill 543 - that would harmonize
	Maryland law with the Affordable Care Act's
	federal protection and clarify that Health Care
	Sharing Ministry membership is different than
	insurance. This bill is critical because the
	Maryland Insurance Administration is accusing
	Health Care Sharing Ministries of being
	unauthorized health insurance and trying to shut them down in the state. With the
	pandemic and its resulting economic crisis,
	now is the worst time to try to take away my
	health care solution. I am a father of 3 with
	twins due in March, so call it 5. I have been a
	member of Medi-Share for years. While Medi-
	Share is not insurance, my family's
	membership has provided care and assistance
	far surpassing any medical insurance policy I
	had purchased up through my early 30's.
	Making the switch to Medi-Share has
	drastically reduced my out of pocket health
	care cost leaving me with more money each
	month to spend in the state's economy. I urge
	you to support Senate Bill 543. I know you will
	do the right thing. Thank you. Nathan B McKnight
N/A	248696534
N/A	11531699
N/A	11331077
N/A	
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 1:45 PM
Supporter Action Type	Wrote

Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Nathan B McKnight
Text	Dear Senator Kelley, My name is Nathan B McKnight from Jarrettsville, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I am a father of 3 with twins due in March, so call it 5. I have been a member of Medi-Share for years. While Medi- Share is not insurance, my family's membership has provided care and assistance far surpassing any medical insurance policy I had purchased up through my early 30's. Making the switch to Medi-Share has drastically reduced my out of pocket health care cost leaving me with more money each month to spend in the state's economy. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Nathan B McKnight
N/A	248696534
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote	
"YES" on Senate Bill 543	
Date	February 10, 2021, 1:45 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Nathan B McKnight
N/A	Dear Senator Beidle, My name is Nathan B McKnight from Jarrettsville, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I am a father of 3 with twins due in March, so call it 5. I have been a member of Medi-Share for years. While Medi- Share is not insurance, my family's membership has provided care and assistance far surpassing any medical insurance policy I had purchased up through my early 30's. Making the switch to Medi-Share has drastically reduced my out of pocket health care cost leaving me with more money each month to spend in the state's economy. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Nathan B McKnight  248696534
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote	
"YES" on Senate Bill 543	Eshwawy 10, 2021 1.45 DM
Date Supporter Action Type	February 10, 2021, 1:45 PM Wrote
Supporter Action Type Social Media Shared On (Share Campaigns)	Wrote
Issues	Noth on D. McVnight
Supporter	Nathan B McKnight
Text	Dear Senator Hershey, My name is Nathan B McKnight from Jarrettsville, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I am a father of 3 with twins due in March, so call it 5. I have been a member of Medi-Share for years. While Medi-Share is not insurance, my family's membership has provided care and assistance far surpassing any medical insurance policy I had purchased up through my early 30's. Making the switch to Medi-Share has drastically reduced my out of pocket health care cost leaving me with more money each month to spend in the state's economy. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Nathan B McKnight
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	10
Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
	February 10 2021 1.45 DM
Date	February 10, 2021, 1:45 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Nathan B McKnight
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Medi-Share needs your help telling the Marylan "YES" on Senate Bill 543	d Senate Finance Committee members to vote
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Date	February 10, 2021, 1:45 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Nathan B McKnight
Text	Dear Senator Ready, My name is Nathan B McKnight from Jarrettsville, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I am a father of 3 with twins due in March, so call it 5. I have been a member of Medi-Share for years. While Medi- Share is not insurance, my family's membership has provided care and assistance far surpassing any medical insurance policy I had purchased up through my early 30's. Making the switch to Medi-Share has drastically reduced my out of pocket health care cost leaving me with more money each month to spend in the state's economy. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Nathan B McKnight
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 1:45 PM
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Supporter	Nathan B McKnight
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Date	February 10, 2021, 1:45 PM
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Supporter	Nathan B McKnight
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	McKnight
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 1:45 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
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Supporter	Nathan B McKnight
Text	Dear Senator Hayes, My name is Nathan B McKnight from Jarrettsville, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 6:25 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Anthony Cordaro
Text	Dear Senator Augustine, My name is Anthony Cordaro from Upper Marlboro, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 6:25 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Anthony Cordaro
Text	Dear Senator Kelley, My name is Anthony Cordaro from Upper Marlboro, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis,

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote	
"YES" on Senate Bill 543	
Date	February 10, 2021, 6:25 AM
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Supporter	Anthony Cordaro
Text	Dear Senator Hershey, My name is Anthony Cordaro from Upper Marlboro, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Anthony Cordaro
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Supporter Action Type Wrote	

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Supporter	Anthony Cordaro
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"YES" on Senate Bill 543	
Date Date	February 10, 2021, 6:25 AM
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Supporter	Anthony Cordaro
Text	Dear Senator Hayes, My name is Anthony Cordaro from Upper Marlboro, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Anthony Cordaro
N/A	139564800
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 3:39 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	John Matthew Goodnow
Text	Dear Senator Augustine, My name is John Matthew Goodnow from Port Deposit, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. John Matthew Goodnow
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<b>Date</b> February 10, 2021, 3:39 AM	
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	John Matthew Goodnow

Text	Dear Senator Kelley, My name is John Matthew Goodnow from Port Deposit, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right
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Supporter	John Matthew Goodnow
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Social Media Shared On (Share Campaigns)	
Issues	
Supporter	John Matthew Goodnow
Text	Dear Senator Klausmeier, My name is John Matthew Goodnow from Port Deposit, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. John Matthew Goodnow
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date Date	February 10, 2021, 3:39 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	John Matthew Goodnow
Text  N/A	Dear Senator Ready, My name is John Matthew Goodnow from Port Deposit, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. John Matthew Goodnow
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote	
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543

Date	February 10, 2021, 3:39 AM
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Supporter	John Matthew Goodnow
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Supporter Action Type	Wrote
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Supporter	John Matthew Goodnow
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 1:07 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Stephanie Frank
Text	Dear Senator Augustine, My name is Stephanie Frank from Mount Airy, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Stephanie Frank
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 1:07 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Stephanie Frank
Text	Dear Senator Kelley, My name is Stephanie Frank from Mount Airy, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Stephanie Frank
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Issues	
Supporter	Stephanie Frank
Text	Dear Senator Beidle, My name is Stephanie Frank from Mount Airy, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Stephanie Frank
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
<b>Date</b> February 10, 2021, 1:07 AM	
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
SupporterStephanie Frank	

Text	Dear Senator Hershey, My name is Stephanie Frank from Mount Airy, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Stephanie Frank
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Supporter Action Type	Wrote
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Issues	
Supporter	Stephanie Frank
Text	Dear Senator Ready, My name is Stephanie Frank from Mount Airy, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting

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Date February 10, 2021, 1:07 AM Supporter Action Type Wrote Social Media Shared On (Share Campaigns) Issues Supporter Stephanie Frank	
Social Media Shared On (Share Campaigns) Issues	
Issues	
Supportor Stanbania Frank	
Supporter Stephanie Frank	
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Supporter Action Type	Wrote
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Issues	
Supporter	Stephanie Frank
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
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Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Stephanie Frank
Text	Dear Senator Hayes, My name is Stephanie Frank from Mount Airy, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and

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Date	February 10, 2021, 12:49 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Lucille Bantugan
Text	Dear Senator Augustine, My name is Lucille Bantugan from Hagerstown, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis,

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	Health Care Sharing Ministries of being
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote	
"YES" on Senate Bill 543	Schate i mance committee members to vote
Date	February 10, 2021, 12:49 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Lucille Bantugan
Text	Dear Senator Kramer, My name is Lucille Bantugan from Hagerstown, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Lucille Bantugan
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 12:49 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Lucille Bantugan
Text	Dear Senator Hayes, My name is Lucille Bantugan from Hagerstown, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Lucille Bantugan
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 12:49 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Rea Musacchio

Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 12:49 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Rea Musacchio
Text	Dear Senator Kelley, My name is Rea Musacchio from Laurel, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and

	clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Rea Musacchio
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 12:49 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Rea Musacchio
Text	Dear Senator Beidle, My name is Rea Musacchio from Laurel, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to

	take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Rea Musacchio
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 12:49 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Rea Musacchio
Text	Dear Senator Hershey, My name is Rea Musacchio from Laurel, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Rea Musacchio
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 12:49 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Rea Musacchio
Text	Dear Senator Klausmeier, My name is Rea Musacchio from Laurel, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Rea Musacchio
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 12:49 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Rea Musacchio
Text	Dear Senator Ready, My name is Rea Musacchio from Laurel, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Rea Musacchio
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 12:49 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Rea Musacchio

Text	Dear Senator Benson, My name is Rea Musacchio from Laurel, MD, and I'm a proud
	member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Rea Musacchio
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 12:49 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Rea Musacchio
Text	Dear Senator Jennings, My name is Rea Musacchio from Laurel, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 12:49 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Rea Musacchio
Text	Dear Senator Feldman, My name is Rea Musacchio from Laurel, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to

	take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Rea Musacchio
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 12:49 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Rea Musacchio
Text	Dear Senator Kramer, My name is Rea Musacchio from Laurel, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Rea Musacchio
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 12:49 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Rea Musacchio
Text	Dear Senator Hayes, My name is Rea Musacchio from Laurel, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Rea Musacchio
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 12:41 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Ron Musacchio
Text	Dear Senator Augustine, My name is Ron Musacchio from Laurel, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Ron Musacchio
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
<b>Date</b> February 10, 2021, 12:41 AM	
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Ron Musacchio

Text	Dear Senator Kelley, My name is Ron Musacchio from Laurel, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Ron Musacchio
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 12:41 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Ron Musacchio
Text	Dear Senator Beidle, My name is Ron Musacchio from Laurel, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 12:41 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Ron Musacchio
Text	Dear Senator Hershey, My name is Ron Musacchio from Laurel, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 12:41 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Ron Musacchio
Text	Dear Senator Klausmeier, My name is Ron Musacchio from Laurel, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Ron Musacchio
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 12:41 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Ron Musacchio
Text	Dear Senator Ready, My name is Ron Musacchio from Laurel, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Ron Musacchio
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 12:41 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Ron Musacchio
Text	Dear Senator Benson, My name is Ron Musacchio from Laurel, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Ron Musacchio
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 12:41 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Ron Musacchio

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Text	Dear Senator Jennings, My name is Ron Musacchio from Laurel, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Ron Musacchio
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 12:41 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Ron Musacchio
Text	Dear Senator Feldman, My name is Ron Musacchio from Laurel, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 12:41 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Ron Musacchio
Text	Dear Senator Kramer, My name is Ron Musacchio from Laurel, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 12:41 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Ron Musacchio
Text	Dear Senator Hayes, My name is Ron Musacchio from Laurel, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Ron Musacchio
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 12:26 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Jennifer Tereyla
Text	Dear Senator Augustine, My name is Jennifer Tereyla from Mount Airy, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Jennifer Tereyla
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 12:26 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Jennifer Tereyla
Text	Dear Senator Kelley, My name is Jennifer Tereyla from Mount Airy, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Jennifer Tereyla
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 12:26 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Jennifer Tereyla

Text	Dear Senator Beidle, My name is Jennifer Tereyla from Mount Airy, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Jennifer Tereyla
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 12:26 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Jennifer Tereyla
Text	Dear Senator Hershey, My name is Jennifer Tereyla from Mount Airy, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and

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N/A	
N/A	22557206
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N/A	N/A
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 10, 2021, 12:26 AM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Jennifer Tereyla
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Date	February 9, 2021, 11:51 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	John Pirog
Text	Dear Senator Augustine, My name is John Pirog from Edgewood, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. John Pirog
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Date	February 9, 2021, 11:51 PM
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Social Media Shared On (Share Campaigns)	
Issues	
Supporter	John Pirog
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<b>Date</b> February 9, 2021, 11:51 PM	
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Supporter	John Pirog
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Supporter Action Type	Wrote
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Issues	
Supporter	John Pirog
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Date	February 9, 2021, 11:38 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Jacqueline M Reed
Text	Dear Senator Augustine, My name is Jacqueline M Reed from West Friendship, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis,

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Date	February 9, 2021, 11:38 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Jacqueline M Reed
Text	Dear Senator Kramer, My name is Jacqueline M Reed from West Friendship, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Jacqueline M Reed
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 11:38 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Jacqueline M Reed
Text	Dear Senator Hayes, My name is Jacqueline M Reed from West Friendship, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Jacqueline M Reed
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
<b>Date</b> February 9, 2021, 11:02 PM	
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
SupporterKim Briele	

Text	Dear Senator Augustine, My name is Kim Briele from Salisbury, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Kim Briele
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 11:02 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Kim Briele
Text	Dear Senator Kelley, My name is Kim Briele from Salisbury, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 11:02 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Kim Briele
Text	Dear Senator Beidle, My name is Kim Briele from Salisbury, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 11:02 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Kim Briele
Text	Dear Senator Hershey, My name is Kim Briele from Salisbury, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Kim Briele
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Date	February 9, 2021, 11:02 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Kim Briele
Text	Dear Senator Klausmeier, My name is Kim Briele from Salisbury, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Kim Briele
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 11:02 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Kim Briele
Text	Dear Senator Ready, My name is Kim Briele from Salisbury, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Kim Briele
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
<b>Date</b> February 9, 2021, 11:02 PM	
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Kim Briele

Text	Dear Senator Benson, My name is Kim Briele from Salisbury, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Kim Briele
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 11:02 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Kim Briele
Text	Dear Senator Jennings, My name is Kim Briele from Salisbury, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 11:02 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Kim Briele
Text	Dear Senator Feldman, My name is Kim Briele from Salisbury, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to

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Date	February 9, 2021, 11:02 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Kim Briele
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Date	February 9, 2021, 11:02 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Kim Briele
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 10:52 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Benjamin Creitz
Text	Dear Senator Augustine, My name is Benjamin Creitz from Rockville, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. I run a Maryland small business. Without Medi-Share, it would not be financially feasible to be self-employed and provide health benefits to my family. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Benjamin Creitz
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 10:52 PM
Supporter Action Type Wrote	

Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Benjamin Creitz
Text	Dear Senator Kelley, My name is Benjamin Creitz from Rockville, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. I run a Maryland small business. Without Medi-Share, it would not be financially feasible to be self-employed and provide health benefits to my family. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Benjamin Creitz
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
<b>Date</b> February 9, 2021, 10:52 PM	
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Benjamin Creitz

Text	Dear Senator Beidle, My name is Benjamin
	Creitz from Rockville, MD, and I'm a proud
	member of a Health Care Sharing Ministry
	called Medi-Share. I run a Maryland small
	business. Without Medi-Share, it would not be
	financially feasible to be self-employed and
	provide health benefits to my family. This
	month the Maryland Senate Finance
	Committee is considering a valuable piece of
	legislation - Senate Bill 543 - that would
	harmonize Maryland law with the Affordable
	Care Act's federal protection and clarify that
	Health Care Sharing Ministry membership is
	different than insurance. This bill is critical
	because the Maryland Insurance
	Administration is accusing Health Care Sharing Ministries of being unauthorized health
	insurance and trying to shut them down in the
	state. With the pandemic and its resulting
	economic crisis, now is the worst time to try to
	take away my health care solution. I urge you
	to support Senate Bill 543. I know you will do
	the right thing. Thank you. Benjamin Creitz
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 10:52 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Benjamin Creitz
Text	Dear Senator Hershey, My name is Benjamin Creitz from Rockville, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. I run a Maryland small

	business. Without Medi-Share, it would not be financially feasible to be self-employed and provide health benefits to my family. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Benjamin Creitz
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Date	February 9, 2021, 10:52 PM
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Issues	
Supporter	Benjamin Creitz
Text	Dear Senator Klausmeier, My name is Benjamin Creitz from Rockville, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. I run a Maryland small business. Without Medi-Share, it would not be financially feasible to be self-employed and provide health benefits to my family. This month the Maryland Senate Finance

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 10:52 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Benjamin Creitz
Text	Dear Senator Ready, My name is Benjamin Creitz from Rockville, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. I run a Maryland small business. Without Medi-Share, it would not be financially feasible to be self-employed and provide health benefits to my family. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that

	Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Benjamin Creitz
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Date	February 9, 2021, 10:52 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Benjamin Creitz
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Supporter	Benjamin Creitz
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Date	February 9, 2021, 10:52 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Benjamin Creitz
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Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Benjamin Creitz
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 10:52 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	11100
Issues	
Supporter	Benjamin Creitz
Text	Dear Senator Hayes, My name is Benjamin Creitz from Rockville, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. I run a Maryland small business. Without Medi-Share, it would not be financially feasible to be self-employed and provide health benefits to my family. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Benjamin Creitz
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 10:47 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Todd Balderson
Text	Dear Senator Augustine, My name is Todd Balderson from Frederick, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Todd Balderson
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Date	February 9, 2021, 10:47 PM
Supporter Action Type	Wrote

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Issues	
Supporter	Todd Balderson
Text	Dear Senator Kelley, My name is Todd Balderson from Frederick, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Todd Balderson
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N/A	11622266
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 10:47 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Todd Balderson
Text	Dear Senator Beidle, My name is Todd Balderson from Frederick, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a

	valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Todd Balderson
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 10:47 PM
Supporter Action Type	Wrote
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Supporter	Todd Balderson
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Supporter	Todd Balderson
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Supporter	Todd Balderson
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Date	February 9, 2021, 10:08 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Ron Shiderly
Text	Dear Senator Augustine, My name is Ron Shiderly from Delmar, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Ron Shiderly
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 10:08 PM
Supporter Action Type	Wrote
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Supporter	Ron Shiderly
Text	Dear Senator Kelley, My name is Ron Shiderly from Delmar, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Ron Shiderly
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Supporter	Ron Shiderly
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Date	February 9, 2021, 9:59 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Deborah Wolf
Text	Dear Senator Augustine, My name is Deborah Wolf from Edgewater, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Deborah Wolf
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Supporter	Deborah Wolf
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Issues	
Supporter	Deborah Wolf
Text	Dear Senator Jennings, My name is Deborah Wolf from Edgewater, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Deborah Wolf
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 9:59 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Deborah Wolf
Text	Dear Senator Feldman, My name is Deborah Wolf from Edgewater, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Deborah Wolf
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 9:59 PM
Supporter Action Type	Wrote

Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Deborah Wolf
Text	Dear Senator Kramer, My name is Deborah Wolf from Edgewater, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Deborah Wolf
N/A	455217600
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 9:59 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Deborah Wolf
Text	Dear Senator Hayes, My name is Deborah Wolf from Edgewater, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi- Share. This month the Maryland Senate Finance Committee is considering a valuable

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 9:56 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Susan Casscells
Text	Dear Senator Augustine, My name is Susan Casscells from Ellicott City, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. I am too young for Medicare and private insurance/Obama care would cost me over \$1000 a month for a \$10,000 deductible policy. I was looking for another option and came across Medi-share. It costs me \$273 dollars a month for a \$10,000 deductible. Last year, I had two hip replacements and they covered them both. What was remarkable was that they prepaid the surgery and I never received a bill. This

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Date	February 9, 2021, 9:56 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Susan Casscells
Text	Dear Senator Kelley, My name is Susan Casscells from Ellicott City, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. I am too young for Medicare and private insurance/Obama care would cost me over \$1000 a month for a \$10,000 deductible policy. I was looking for another option and came across Medi-share. It costs me \$273 dollars a month for a \$10,000 deductible. Last year, I had two hip replacements and they covered them both.

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Date	February 9, 2021, 9:56 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Susan Casscells
Text	Dear Senator Hershey, My name is Susan Casscells from Ellicott City, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. I am too young for Medicare and private insurance/Obama care would cost me over \$1000 a month for a \$10,000 deductible policy. I was looking for

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Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Susan Casscells
Text	Dear Senator Ready, My name is Susan Casscells from Ellicott City, MD, and I'm a proud member of a Health Care Sharing

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Date	February 9, 2021, 9:56 PM
Supporter Action Type	Wrote

Susporter   Susan Casscells	Social Media Shared On (Share Campaigns)	
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N/A 11607682  N/A	Text	Dear Senator Kramer, My name is Susan Casscells from Ellicott City, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. I am too young for Medicare and private insurance/Obama care would cost me over \$1000 a month for a \$10,000 deductible policy. I was looking for another option and came across Medi-share. It costs me \$273 dollars a month for a \$10,000 deductible. Last year, I had two hip replacements and they covered them both. What was remarkable was that they prepaid the surgery and I never received a bill. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Susan Casscells
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 9:56 PM

Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Susan Casscells
Text	Dear Senator Hayes, My name is Susan Casscells from Ellicott City, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. I am too young for Medicare and private insurance/Obama care would cost me over \$1000 a month for a \$10,000 deductible policy. I was looking for another option and came across Medi-share. It costs me \$273 dollars a month for a \$10,000 deductible. Last year, I had two hip replacements and they covered them both. What was remarkable was that they prepaid the surgery and I never received a bill. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Susan Casscells
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543

Date	February 9, 2021, 9:48 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Angie Darrah
Text	Dear Senator Augustine, My name is Angie Darrah from Cumberland, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Angie Darrah
N/A	570488647
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 9:48 PM
Supporter Action Type	Wrote
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Issues	
Supporter	Angie Darrah
Text	Dear Senator Kelley, My name is Angie Darrah from Cumberland, MD, and I'm a proud member of a Health Care Sharing Ministry

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Supporter	Angie Darrah
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Issues	
Supporter	Angie Darrah
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 9:48 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Angie Darrah
Text	Dear Senator Jennings, My name is Angie Darrah from Cumberland, MD, and I'm a proud member of a Health Care Sharing Ministry

	called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Angie Darrah
NI/A	570488647
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N/A	11592019
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	Echmique 0 2021 0.20 DM
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Supporter	Stephen Scott
Text	Dear Senator Augustine, My name is Stephen Scott from Elkton, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I am 67 years old and my wife is 61 years. I have just retired and am on a fixed income. As we considered our health insurance options 4 years ago, we looked into the Medishare Health Care Sharing and found it was the most economic coverage we could obtain both in terms of monthly premiums and copay maximums. This has taken a good deal of burden off of our budget and we appreciate your support of your constituents to help keep our cost of living down by supporting this bill. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Stephen Scott
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Date	February 9, 2021, 9:38 PM	
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Supporter	Stephen Scott	
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Date	February 9, 2021, 9:25 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Leroy Fisher Jr
Text	Dear Senator Augustine, My name is Leroy Fisher Jr from Lisbon, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Leroy Fisher Jr
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<b>Date</b> February 9, 2021, 9:25 PM	
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Issues	
Supporter	Leroy Fisher Jr

Text	Dear Senator Kelley, My name is Leroy Fisher
	Jr from Lisbon, MD, and I'm a proud member of
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	Share. This month the Maryland Senate
	Finance Committee is considering a valuable
	piece of legislation - Senate Bill 543 - that
	would harmonize Maryland law with the
	Affordable Care Act's federal protection and
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	membership is different than insurance. This
	bill is critical because the Maryland Insurance
	Administration is accusing Health Care Sharing
	Ministries of being unauthorized health
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SupporterLeroy Fisher Jr	

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Issues	
Supporter	Leroy Fisher Jr
Text	Dear Senator Feldman, My name is Leroy Fisher Jr from Lisbon, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and

	clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you
	to support Senate Bill 543. I know you will do the right thing. Thank you. Leroy Fisher Jr
N/A	217601380
N/A	11534177
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 9:25 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Leroy Fisher Jr
Text	Dear Senator Kramer, My name is Leroy Fisher Jr from Lisbon, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to

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N/A	217601380
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 9:09 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Michele Briggs
Text	Dear Senator Augustine, My name is Michele Briggs from Clear Spring, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Michele Briggs
N/A N/A	22557254
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 9:09 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Michele Briggs
Text	Dear Senator Kelley, My name is Michele Briggs from Clear Spring, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Michele Briggs
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
<b>Date</b> February 9, 2021, 9:09 PM	
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
SupporterMichele Briggs	

Text	Dear Senator Beidle, My name is Michele Briggs from Clear Spring, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Michele Briggs
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 9:09 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Michele Briggs
Text	Dear Senator Hershey, My name is Michele Briggs from Clear Spring, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 9:09 PM
Supporter Action Type	Wrote
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Issues	
Supporter	Michele Briggs
Text	Dear Senator Klausmeier, My name is Michele Briggs from Clear Spring, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to

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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 9:09 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Michele Briggs
Text	Dear Senator Ready, My name is Michele Briggs from Clear Spring, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Michele Briggs
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 9:09 PM
Supporter Action Type	Wrote
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Supporter	Michele Briggs
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Date	February 9, 2021, 9:09 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Michele Briggs
Text	Dear Senator Jennings, My name is Michele Briggs from Clear Spring, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Michele Briggs
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Date	February 9, 2021, 9:09 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Michele Briggs

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Date	February 9, 2021, 9:09 PM
Supporter Action Type	Wrote
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Issues	
Supporter	Michele Briggs
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Date	February 9, 2021, 9:09 PM
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Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Michele Briggs
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 8:54 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Hammond Bowerman
Text	Dear Senator Augustine, My name is Hammond Bowerman from Middle River, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Hammond Bowerman
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 8:54 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Hammond Bowerman
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 8:54 PM
Supporter Action Type Wrote	

Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Hammond Bowerman
Text	Dear Senator Hershey, My name is Hammond Bowerman from Middle River, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Hammond Bowerman
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 8:54 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Hammond Bowerman
Text	Dear Senator Ready, My name is Hammond Bowerman from Middle River, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than

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Date	February 9, 2021, 8:54 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	

Issues	
Supporter	Hammond Bowerman
Text	Dear Senator Hayes, My name is Hammond Bowerman from Middle River, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Hammond Bowerman
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 8:33 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Barbara Jo Gage
Text	Dear Senator Augustine, My name is Barbara Jo Gage from Frederick, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a

	valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Barbara Jo Gage
N/A	388527311
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Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Barbara Jo Gage
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Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
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Supporter	Barbara Jo Gage
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 8:33 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Barbara Jo Gage
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Supporter	Ryan Williams
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Supporter	Thomas Stanton
Text	Dear Senator Augustine, My name is Thomas Stanton from Clarksville, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Thomas Stanton
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Medi-Share needs your help telling the Maryland Senate Finance Committee members to vote "YES" on Senate Bill 543	
Date	February 9, 2021, 8:17 PM
Supporter Action Type	Wrote
Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Thomas Stanton
Text	Dear Senator Feldman, My name is Thomas Stanton from Clarksville, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a

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Issues	
Supporter	Daniel Wise
Text	Dear Senator Ready, My name is Daniel Wise from White Hall, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Daniel Wise
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Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Daniel Wise
Text	Dear Senator Benson, My name is Daniel Wise from White Hall, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Daniel Wise
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Social Media Shared On (Share Campaigns)	
Issues	
Supporter	Daniel Wise
Text	Dear Senator Jennings, My name is Daniel Wise from White Hall, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Daniel Wise
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Supporter	Daniel Wise
Text	Dear Senator Hayes, My name is Daniel Wise from White Hall, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health

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Supporter	Nancy Pritchard
Text	Dear Senator Augustine, My name is Nancy Pritchard from Pasadena, MD, and I'm a proud member of a Health Care Sharing Ministry called Medi-Share. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation - Senate Bill 543 - that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away my health care solution. I urge you to support Senate Bill 543. I know you will do the right thing. Thank you. Nancy Pritchard
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## Madam Chairman and members of the committee.pdf Uploaded by: Warshaw, Arthur

Position: FAV

Madam Chairman and members of the committee,

My name is Arthur Warshaw from Elkridge, and I'm a proud member of Samaritan Ministries for the last 25 years, pretty much since its inception.

Participating in Samaritan Ministries health care sharing ministry has been invaluable for our family, both financially and emotionally. Almost 23 years ago our daughter Grace Irene was born. Almost immediately after birth she stopped breathing and was taken to the NICU at Sinai Hospital where she spent the next 4 days. It was determined that she had a relatively rare genetic anomaly called Trisomy 18. We brought her home and a 24/7 vigil started. We didn't know if she would survive from hour to hour as she would turn blue regularly. Doctors told us all we could do was feed her, change her and wait. After nine days, she died in my arms as I lay napping from exhaustion. The people at Samaritan decided to share our \$10,000 NICU bill with the other members even though her anomaly and the resulting medical bills was not something that normally shared. Within weeks we started to get cards and letters from people around the Country who we didn't know. Checking the mailbox for these cards and letters became the high point of our day as my wife and I and our three young children grieved the loss of Grace Irene. We read stories from other people who had endured similar losses and not only did they offer emotional support but enclosed with their stories and prayers were checks which soon amounted to more than we owed the Hospital. People we didn't know sent money to help pay for our daughter's funeral and gravesite. Our burden was lifted and lightened by fellow Christians around the Country. This would never have happened had we been part of a Health Insurance plan.

SB 543 is a valuable piece of legislation that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries that are allowed under the Affordable Care Act of being unauthorized health insurance and trying to shut them all down in Maryland, while those same ministries continue to assist their members in the other 49 states. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

I know you will do the right thing.

Thank you

## **2021 MOTA SB 543 Senate Side.pdf** Uploaded by: Elliott, Robyn



## MOTA Maryland Occupational Therapy Association

PO Box 36401 ♦ Towson, Maryland 21286 ♦ motamembers.org

**Committee:** Senate Finance Committee

Bill Number: Senate Bill 543 – Insurance – Health Care Sharing Ministries

Hearing Date: February 17, 2021

Position: Oppose

The Maryland Occupational Therapy Association (MOTA) opposes *Senate Bill 543 – Health Care Sharing Ministries*. The bill would exempt health care sharing ministries from State insurance law. We have two implementation concerns about the legislation:

- Consumer Protection: Current state law protects Maryland consumers by requiring the registration of health care sharing ministries. Health care sharing ministries may be exempt from federal and state insurance laws if they meet federal exemption requirements. Through the registration process, the Maryland Insurance Administration can ensure that health care sharing ministries meet those exemption requirements. However, the bill eliminates the State registration requirement, and thereby reduces the opportunity for the Maryland Insurance Administration to provide oversight; and
- Reduces Opportunity for Needed Coverage: We are concerned that consumers may not be aware that they cannot obtain needed coverage through health care sharing ministries, as the products may appear to be "health insurance" to the average consumer. Thus, consumers may be surprised if denied coverage for needed services, including behavioral health services. Many consumers cannot access health care services, such as behavioral health treatment or habilitative services, without coverage.

Thank you for your consideration of our testimony. If any additional information would be helpful, please contact Robyn Elliott at <a href="mailto:relliott@policypartners.net">relliott@policypartners.net</a> or (443) 926-3443.

## **2021 PPM SB 543 Senate Side.pdf** Uploaded by: Elliott, Robyn





#### Planned Parenthood of Maryland

**Committee:** Senate Finance Committee

Bill Number: Senate Bill 543 - Insurance - Health Care Sharing Ministries

Hearing Date: February 17, 2021

Position: Oppose

Planned Parenthood of Maryland opposes *Senate Bill 543 – Insurance – Health Care Sharing Ministries*. The bill exempts a health care sharing ministry from state insurance requirements if the health care sharing ministry meets exemption requirements under federal law.

We understand the bill's intent is to streamline an administrative processes. However, we are concerned about the unintended consequence of removing the Maryland Insurance Administration's (MIA) oversight of health care sharing ministries. If meeting federal exemption requirements, health care sharing ministries do not have to provide federally mandated coverage, including contraception coverage.

Consumers may not be aware of the limitations of coverage provided through health care sharing ministries if the product is marketed similarly to insurance coverage. Therefore, we think it is important for the Maryland Insurance Administration to continue to have oversight. Through a registration process, the Maryland Insurance Administration can protect consumers by ensuring health care sharing ministries meet federal exemption requirements.

Further, there may be implications from exempting health care sharing ministries entirely from state law as the bill proposes. There may be additional consumer protections provided by State law.

Thank you for your consideration of our testimony. If any additional information would be helpful, please contact Robyn Elliott at relliott@policypartners.net or (443) 926-3443.

## **2021 LCPCM SB 543 Senate Side.pdf** Uploaded by: Faulkner, Rachael



**Committee: Senate Finance Committee** 

Bill Number: Senate Bill 543

Title: Insurance – Health Care Sharing Ministries

**Hearing Date: February 17, 2021** 

Position: Oppose

The Licensed Clinical Professional Counselors of Maryland (LCPCM) opposes *Senate Bill* 543 – *Insurance* – *Health Care Sharing Ministries*. This bill would exempt health care sharing ministries from State insurance law.

Since the passage of the Affordable Care Act, LCPCM has strongly advocated for the inclusion and retention of behavioral health services as an essential benefit; and believe that there should be an expectation between consumers and insurers that behavioral health services be accessible when purchasing health coverage.

LCPCM is very concerned that providing additional exemption provisions for health care sharing ministries may result in additional barriers to accessing behavioral health services, at a time when the need has grown among Marylanders. By removing the registration requirement with the Maryland Insurance Administration, individuals seeking insurance for a behavioral health disorder may not be aware that health coverage through health care sharing ministries may not include all benefits, including behavioral health consultation and treatment.

Thank you for your consideration of our testimony, and we urge a unfavorable vote. If we can provide any further information, please contact Rachael faulkner at <a href="mailto:rfaulkner@policypartners.net">rfaulkner@policypartners.net</a> or 410-693-4000.

## **SB0543\_UNF\_OAG HEAU.pdf**Uploaded by: O'Connor, Patricia

BRIAN E. FROSH Attorney General

**ELIZABETH F. HARRIS**Chief Deputy Attorney General

CAROLYN QUATTROCKI
Deputy Attorney General

Writer's Direct Fax No. (410) 576-6571

Writer's Direct Email: poconnor@oag.state.md.us



WILLIAM D. GRUHN

Chief

Consumer Protection Division

# STATE OF MARYLAND OFFICE OF THE ATTORNEY GENERAL CONSUMER PROTECTION DIVISION

Writer's Direct Dial No. (410) 576-6515

February 17, 2021

To: The Honorable Delores G. Kelley

Chair, Finance Committee

From: Patricia F. O'Connor, Health Education and Advocacy Unit

Re: Senate Bill 543 (Insurance - Health Care Sharing Ministries - Exemption):

Oppose

The Office of the Attorney General's Health Education and Advocacy Unit (HEAU) opposes Senate Bill 543. This bill would provide a broader exemption from insurance regulation than current law to entities that contend they are not health insurers, but for marketing purposes purport to provide broad coverage and pay claims similar to health insurers. The HEAU submits that more, not less, regulation of such entities is required because consumers have predictably been harmed in Maryland and other states when these entities fail to pay claims.

To qualify as health care sharing ministries in Maryland the entities must meet the requirements for a religious exemption under Md. Code Ann., Ins. 1–202(a)(4), or be subject to regulatory enforcement. Aliera Healthcare Inc. is currently engaged in litigation with the Maryland Insurance Administration (MIA) which issued an order revoking the company's insurance producer license on February 27, 2020.

According to the MIA's press release:

"[T]he order states that the company was actively trying to sell an unauthorized health insurance plan in Maryland, in violation of state law and an earlier consent order between MIA and the company.

The current license revocation order was the culmination of an MIA investigation that

began in 2016. In October 2017, MIA issued an initial order finding that Aliera Healthcare was in violation of several sections of the Maryland Insurance Code. The MIA and Aleira Healthcare entered into a voluntary April 2018 consent order, which found that the health care sharing ministry operated by the company did not meet the requirements for a religious exemption.

In the 2018 consent order, the company agreed to "permanently cease the sale, solicitation or operation in Maryland of the Unity Healthshare Ministry plan and any other plan" that did not meet the qualification for a religious exemption.

In a June 2019 written affirmation, Aliera Healthcare told the MIA that it had not sold products that would violate Maryland law or the consent order. But in March, an MIA investigator was contacted by an Aliera Healthcare representative, who attempted to sell her a membership in another health ministry product.

Aliera Healthcare's "failure to comply with the terms of a consent order and its continued solicitation of memberships in an unauthorized insurance plan demonstrates that it does not meet the standard of trustworthiness and competence required of an insurance producer," the order states.

In addition to the license revocation, the MIA has also ordered Aliera Healthcare to pay an administrative penalty of \$11,000."

(emphasis added).

https://insurance.maryland.gov/Pages/newscenter/NewsDetails.aspx?NR=2020249

On March 10, 2020 the California Department of Insurance issued a Cease and Desist order against Aliera Healthcare and Trinity Healthshares, Inc. "for violating California law by misleading California consumers regarding their products and transacting insurance business without a certificate of authority from the Insurance Commissioner." The Department warned consumers that "these misleading lookalike health plans marketed as "health care sharing ministries" do not comply with California laws to protect consumers [and that these] plans were marketed as cheaper alternatives to traditional coverage when, in reality, they do not provide comprehensive coverage for pre-existing conditions and other coverage as required by state and federal laws."

 $\frac{http://www.insurance.ca.gov/0400-news/0100-press-releases/2020/release026-}{2020.cfm\#:\sim:text=The\%20Cease\%20and\%20Desist\%20Order,connection\%20with\%20any\%20insurance\%20transactions.}$ 

On November 19, 2020 the Washington Insurance Commissioner's action against Aliera Healthcare ordering the company to stop selling health insurance illegally was upheld after the company appealed. According to the press release:

"[The Commissioner] took action against Aliera and its partner, Trinity Healthshare, Inc. (Trinity) in May 2019 after an investigation revealed that since August 2018, the companies sold 3,058 policies to Washington consumers and collected \$3.8 million in premium. Trinity agreed to [the] order.

"Aliera and Trinity promised to provide people with coverage when they needed it only to leave consumers with huge medical bills," said [the Commissioner]. "I'm taking action today to send a message to all scam artists – if you harm our consumers, you will pay heavily.

"Shopping for health insurance can be very stressful – especially if you have to worry about being ripped off. True insurance companies have to meet rigorous standards before they can sell coverage to consumers. These companies are hiding behind a federal and state exemption that exists for legitimate health care sharing ministries and using it to rake in profit across the country on the backs of vulnerable consumers."

Aliera, an unlicensed insurance producer in Washington, administered and marketed health coverage on behalf of Trinity HealthShare. Trinity represents itself as a health care sharing ministry. Such ministries are exempt from state insurance regulation only if they meet statutory requirements. If so, they do not have to meet the same consumer protections guaranteed under the Affordable Care Act. This includes providing coverage for anyone with a pre-existing medical condition.

A legal health care sharing ministry is a nonprofit organization whose members share a common set of ethical or religious beliefs and share medical expenses consistent with those beliefs.

[The Commissioner's office] received more than 20 complaints from consumers. Some believed they were buying health insurance without knowing they had joined a health care sharing ministry. Many discovered this when the company denied their claims because their medical conditions were considered pre-existing under the plan.

"Real health care sharing ministries can offer a valuable service to their members," [the Commissioner] said. "Unfortunately, we're seeing players out there trying to use the exemptions for legitimate ministries to skirt insurance regulation and mislead trusting consumers. I want these outfits to know we're on to them and we will hold them accountable."

[The Commissioner's] investigation into Aliera found:

- It sold insurance without a Washington insurance producer license
- It represented an unauthorized insurer, Trinity
- It operated an unlicensed discount plan organization

[The Commissioner's] investigation into Trinity found that it failed to meet key federal and state requirements:

• Trinity was formed on June 27, 2018, without any members. Federal and state laws require that health care sharing ministries be formed before Dec. 31, 1999, and their members to have been actively sharing medical costs."

https://www.insurance.wa.gov/news/aliera-ordered-pay-1-million-selling-illegal-health-insurance

This bill would add a new exemption to current law that proponents presumably believe would more effectively foreclose regulatory efforts to protect consumers from acts and omissions like those sanctioned by regulators in Maryland, California and Washington in actions against Aliera Healthcare and Trinity. The HEAU opposes any expansion of the current legal exemption based on the pattern of repeated legal violations as documented in regulatory orders and evidenced by a recent complaint to the HEAU from a consumer who believed he was purchasing an ACA complaint plan from a broker only to later learn that he purchased a "health sharing ministries" plan that did not cover his needed care. Should the bill's proponents contend they offer consumers an affordable alternative to traditional insurance, we urge the committee to see that for the false promise it is, given the trail of unpaid claims, adverse credit reports, and debt collection actions consumers have suffered due to health care sharing ministries.

We urge an unfavorable report from the committee.

cc: Sponsor

## **sb 543\_NAIFA MD\_IAB\_MAHU\_UNF.pdf** Uploaded by: Popham, Bryson

### Bryson F. Popham, P.A.

Bryson F. Popham, Esq.

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February 15, 2021

The Honorable Delores G. Kelley Chair, Senate Finance Committee 3 East, Miller Senate Office Building Annapolis, MD 21401

RE: Senate Bill 543 - Insurance - Health Care Sharing Ministries - Exemption - UNFAVORABLE

Dear Chair Kelley, Senator Eckardt and Members of the Senate Finance Committee,

I am writing in opposition to Senate Bill 543 on behalf of our clients, the Insurance Agents and Brokers (IA&B), the National Association of Insurance and Financial Advisors of Maryland (NAIFA MD) and the Maryland Association of Health Underwriters (MAHU).

IA&B, NAIFA MD and MAHU are Maryland trade associations whose members are approximately 1,000 small businesses located throughout the State. They are also licensed insurance producers. They assist businesses and individuals who are seeking to obtain health insurance, and they provide essential services in connection with both obtaining and maintaining health insurance coverage.

The Insurance Article of the Maryland Annotated Code, for well over 100 years, has governed the activities of both insurers and insurance producers. It is accompanied by regulations adopted by the Maryland Insurance Administration for the purposes of consumer protection in this area. Senate Bill 543, as introduced, would completely exempt a type of entity described as a "health care sharing ministry" from the application of any of the important consumer protections in the Insurance Article. A health care sharing ministry is defined under federal law, but not under State law in Maryland.

Our clients strongly support the legislative and regulatory framework of the Insurance Article for the protection of health insurance consumers in our State. For these reasons, they object to the broad exemption of Senate Bill 543.

We have been advised that an amendment may be offered to convert Senate Bill 543 into a study bill. Our clients welcome such an amendment, and we would hope to participate in any such study. However, with respect to Senate Bill 543 as introduced, we respectfully request an unfavorable report.

Very truly yours,

Bugun Lophan

Bryson F. Popham

cc: The Honorable Adelaide C. Eckardt adelaide.eckardt@senate.state.md.us

Delora Sanchez difekauche@cgagroup.com

# SB 543-Health Care Sharing Ministries – Exemption-Uploaded by: Raswant, Maansi



February 17, 2021

To: The Honorable Delores G. Kelley, Chair, Senate Finance Committee

Re: Letter of Concern- Senate Bill 543 – Health Care Sharing Ministries – Exemption

Dear Chair Kelley:

On behalf of the Maryland Hospital Association's (MHA) 60 member hospitals and health systems, we appreciate the opportunity to comment on Senate Bill 543. Broad based, affordable and comprehensive health insurance is integral to hospitals' ability to provide high-quality care. It also is key to the state's success under the Total Cost of Care Model, which pushes accountability for whole-person care, including population health. Maryland hospitals have been strong proponents of the state's efforts to expand health care coverage, supporting Medicaid expansion, offering subsidized individual and small group health plans through the Maryland Health Benefit Exchange, and most recently the creation of the individual market reinsurance program.

Yet we know that nearly 400,000 Marylanders are uninsured, and even more are underinsured—which often prevents access to care and results in worse health outcomes. While health care sharing ministries may offer a source of comfort to many Marylanders, they do not provide adequate health care coverage and contribute to the increasing financial obligations being borne by patients. The increasing individual financial obligations results in avoided preventive care, and unexpected financial burdens when individuals obtain health services.

The proposed amendment would allow an exemption for health care sharing ministries from insurance requirements, but it does not provide notice requirements for individuals who are joining these programs. Without notice that the health care sharing ministry is not a form of comprehensive health insurance, participants may believe themselves to be insured, seek necessary medical help, only to learn that the ministry did not "cover" the care they received. Similar to the notice requirements for voluntary noncontractual religious publication arrangements, consumers should be clearly notified that health care sharing ministries are not considered comprehensive health insurance and may result in significant out of pocket costs. As this legislature looks to protect consumers from out-of-pocket costs, it must commit to looking and unreasonable cost-sharing structures in traditional health insurance, and reject the proliferation of mechanisms that undermine the need for comprehensive health care coverage.

For these reasons, we urge an unfavorable report for SB 543.

For more information, please contact: Maansi Raswant, Vice President, Policy Mraswant@mhaonline.org

## NCADD-MD - SB 543 UNF - Health Ministries.pdf Uploaded by: Rosen-Cohen, Nancy



## Senate Finance Committee February 17, 2021

## Senate Bill 543 Insurance – Health Care Sharing Ministries – Exemption

### **Oppose**

NCADD-Maryland respectfully opposes Senate Bill 543. Having health insurance is paramount to having a healthy society. Health insurance provides access to essential health benefits critical to maintaining health and treating illness and accidents. Health insurance includes a list of mandated benefits that are required by federal and State governments. NCADD-Maryland has supported the expansion of access to public and private health insurance for decades, and we have opposed efforts that reduce that access.

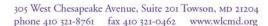
Health care sharing ministries are intended to provide financial assistance to people of certain religious beliefs who agree to the limitations defined by the ministry. The companies must, by Maryland law, identify themselves very specifically as not being an insurance product. It is not clear why the federal definition needs to be added to the description of products not regulated by the Maryland Insurance Administration (MIA).

NCADD-Maryland is aware that these ministries frequently do not cover what many consider basic health care services, including treatment for substance use and mental health disorders. For well more than 15 years, we advocated for passage and enforcement of the federal Mental Health Parity and Addictions Equity Act. We advocated to ensure substance use and mental health services were included as essential benefits in the Affordable Care Act. We strongly believe that people need to have access to treatment for their chronic health conditions.

Again, it is unclear why additional organizations are seeking to be exempt from regulation by the MIA. As is clear in SB 543, there already exists an exemption for these kinds of companies. NCADD-Maryland is concerned that the legislation will create a greater incentive for the creation of these companies, which could lead to fewer people having actual health insurance, thus leading to people having large health care bills, increased use of hospital emergency rooms, and unmet health care needs.

The Maryland Affiliate of the National Council on Alcoholism and Drug Dependence (NCADD-Maryland) is a statewide organization that works to influence public and private policies on addiction, treatment, and recovery, reduce the stigma associated with the disease, and improve the understanding of addictions and the recovery process. We advocate for and with individuals and families who are affected by alcoholism and drug addiction.

# **SB 543 - Insurance - Health Care Sharing Ministrie** Uploaded by: Siri, Michelle





BILL NO: Senate Bill 543

TITLE: Insurance – Health Care Sharing Ministries – Exemption

COMMITTEE: Finance

HEARING DATE: February 17, 2021

POSITION: **OPPOSE** 

The Women's Law Center of Maryland (WLC) is a statewide nonprofit law firm that seeks to ensure the safety, economic security, and autonomy of women. Our mission is advanced through advocacy and also through direct legal representation of survivors of domestic violence. We write today in opposition to Senate Bill 543 and urge an unfavorable report.

The bill exempts a health care sharing ministry (HCSM) from state insurance requirements if the health care sharing ministry meets exemption requirements under federal law. This means that the HCSM would be exempt from any requirements regarding registration, documentation, or administrative oversight. While the intent of SB 543 may be to streamline an administrative processes, we have concerns about unintended negative consequence, particularly against women, if the Maryland Insurance Administration's (MIA) oversight of health care sharing ministries is removed.

If meeting federal exemption requirements, health care sharing ministries do not have to provide federally mandated coverage, including contraception coverage. Consumers may not be aware of the limitations of coverage provided through health care sharing ministries if the product is marketed similarly to insurance coverage. Therefore, we think it is important for the MIA to continue to have oversight. Through a registration process, the MIA can protect consumers by ensuring health care sharing ministries meet federal exemption requirements.

For these reasons, the WLC urges an unfavorable report.

The Women's Law Center operates two legal hotlines, and three direct legal services projects: the Protection Order Advocacy and Representation Projects in Baltimore City, Baltimore County and Carroll County, the Collateral Legal Assistance for Survivors Project, and the Multi-Ethnic Domestic Violence Project.

## **Legal Action Center SB543 UNFAV Written Testimony** Uploaded by: Weber, Ellen



# Insurance – Health Care Sharing Ministries - Exemption SB 543 Senate Finance Committee Hearing February 17, 2021 Unfavorable

The Legal Action Center (LAC) is a non-profit law firm that uses legal and policy strategies to fight discrimination, build health equity, and restore opportunity for people with substance use disorders, criminal records, and HIV or AIDS. LAC convenes the Maryland Parity Coalition and advocates for laws and policies in Maryland that will improve access to health care and end discrimination for people with mental health and substance use disorders. LAC opposes SB 543 as it would exempt Health Care Sharing Ministries (HCSMs) from the definition of insurance under state law and thereby bar the Maryland Insurance Administration from regulating HCSMs. It would also incentivize these entities to offer health expense sharing options to Marylanders that will neither cover the benefits mandated under state law nor provide the consumer protections required under the Affordable Care Act (ACA) and state law.

As Maryland struggles to recover from COVID, tens of thousands of individuals now have a new pre-existing medical condition, and more individuals need care for mental health and substance use disorders. Steps must be taken to ensure that Marylanders have access to State-regulated health insurance rather than products that "look like" insurance but provide none of the guaranteed benefits or consumer protections that are required for affordable access to care.

HCSMs offer their members the ability to have the cost of certain health care services covered by the payments of their members but, critically, they impose significant limitations on their health coverage. HCSMs exclude payment for pre-existing conditions, cap the amount of reimbursement per incident, and frequently exclude reimbursement for the treatment of substance use disorders, preventive health care services and most prescription drugs. (Christina Lechner Goe, Non-ACA-Compliance Plans and the Risk of Market Segmentation: Considerations for State Insurance Regulators (March 2018), p. 21). These limitations are inconsistent with the mandatory coverage of substance use disorder treatment at parity under Maryland law (Ins. § 15-802) and the ACA (42 U.S.C. § 18022) and the consumer protections adopted under state and federal law to ensure affordable and comprehensive care.

As enacted, the ACA does not bar states from regulating HCSMs. (Goe at p. 20). Indeed, Maryland currently defines certain HCSMs – "a voluntary noncontractual religious publication arrangement" that meets specific requirements – as not subject to the Insurance article. Ins. § 1-202. SB 543 would go far beyond the current statutory standard and allow other HCSM arrangements to be exempt from the MIA's regulation, regardless of how much their practices align with insurance. Such action would harm Marylanders who, based on cost concerns, participate in an HCSM that limits essential coverage of pre-existing conditions and treatment of mental health and substance use disorders.

In the face of the worst pandemic in over 100 years, Maryland must ensure that all residents have

access to affordable and comprehensive care. The federal government is now exploring ways to address cost barriers to insurance coverage under the ACA and will likely offer new options for comprehensive insurance coverage. Lifting critical insurance protections at this time would be counter-productive and could undermine Maryland's recovery from the pandemic. For these reasons, we urge the Committee to issue an unfavorable report on SB 543.

Ellen Weber, J.D.
Vice President for Health Initiatives
Legal Action Center
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# SB 543 LOI MIA.pdf Uploaded by: Paddy, Michael Position: INFO

LARRY HOGAN Governor

BOYD K. RUTHERFORD Lt. Governor



KATHLEEN A. BIRRANE Commissioner

JAY COON Deputy Commissioner

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# TESTIMONY OF THE MARYLAND INSURANCE ADMINISTRATION BEFORE THE SENATE FINANCE

#### **FEBRUARY 17, 2021**

#### SENATE BILL 543 - INSURANCE - HEALTH CARE SHARING MINISTRIES - EXEMPTION

### **POSITION: LETTER OF INFORMATION**

Thank you for the opportunity to provide written comments regarding Senate Bill 543. Senate Bill 543 amends §1-202 of the Insurance Article by adding a new (a)(6) which would exempt from the Maryland Insurance Administration's (MIA) regulation, all health care sharing ministries as defined in 26 USC §5000A(d)(2)(B)(ii).

In 1995, the General Assembly recognized the unique role of health care sharing ministries and created an exemption from insurance regulation for a "voluntary noncontractual religious publication" if the entity could meet 12 itemized criteria. See Md. Code Ann. Ins. Art. §1-202(a)(4). The 12 criteria identified and defined those particular characteristics of health care sharing ministries which distinguished them from traditional insurers, thereby justifying the exemption from state regulatory laws that are designed to protect consumers with respect to health insurance and health insurers.

Through a cross reference to the Affordable Care Act (ACA), Senate Bill 543 eliminates the application of the 12 criteria for those entities that meet the 5 criteria adopted by the ACA to define health care sharing ministries for certain purposes under the ACA. The 5 requirements of the federal statute are:

- (ii) The term "health care sharing ministry" means an organization—
  - (I) which is described in section 501(c)(3) and is exempt from taxation under section 501(a),

- (II) members of which share a common set of ethical or religious beliefs and share medical expenses among members in accordance with those beliefs and without regard to the State in which a member resides or is employed,
- (III) members of which retain membership even after they develop a medical condition,
- (IV) which (or a predecessor of which) has been in existence at all times since December 31, 1999, and medical expenses of its members have been shared continuously and without interruption since at least December 31, 1999, and
- (V) which conducts an annual audit which is performed by an independent certified public accounting firm in accordance with generally accepted accounting principles and which is made available to the public upon request.

Under the ACA, members of health sharing ministries that meet the 5 ACA criteria are exempt from the ACA's minimum coverage requirement. Thus, individuals who secure health coverage from an entity that meets the 5 ACA criteria would not be required to pay a tax penalty for failing to maintain essential coverage; e.g. the "individual mandate."

A health care sharing ministry that meets the 5 ACA criteria may also be exempt from certain provisions of the ACA under § 1321(d) of the ACA. However, the federal law does not state that it preempts regulatory oversight of these entities by the individual states or address the extent to which such entities might be considered to be insurance under the law of any state. The 5 ACA criteria were not established or intended to determine what distinguishes a health sharing ministry from an insurer for purposes of state regulatory oversight and consumer protection. Nor does the ACA establish any level of federal oversight for entities that meet the 5 ACA characteristics.

The MIA is concerned with the sufficiency of the 5 factors under the federal law as standards for justifying the exemption of such entities from all regulatory oversight, accountability, and consumer protection measures. The only criteria that the ACA identifies that relate to the nature of the entity are (ii) and (iii) which require that members share a core set of ethical or religious beliefs, share health care expenses in accordance with those beliefs, and do not exclude persons from membership after they develop a medical condition. Senate Bill 543 as drafted would permit a health care sharing ministry that meets the minimalist federal definition to operate exactly like a health insurer in nearly all respects of its operations with impunity, exempt from all insurance regulatory laws and requirements and with no oversight including even the most fundamental financial solvency oversight.

While the MIA does not have a position on Senate Bill 543, the MIA is deeply concerned with the potential for harm to consumers if the scope of entities exempted from the Insurance Article is broadened to the extent proposed therein. We believe that the Committee should closely consider what are the characteristics of an entity operating as a health care sharing ministry that should exist in order to justify the exemption of that entity from regulatory oversight as they further discuss Senate Bill 543.