

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