



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 statute 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 reasons 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 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