

Testimony for Maryland

Good Morning,

Chair Kelley and members of the Senate Finance Committee, my name is [Shanee 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.