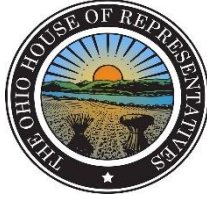


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**Representative Angie King
Ohio House District 84**

**Sponsor Testimony on House Bill 474
Before the House Insurance Committee
June 12, 2024**

Chairman Lampton, Vice Chair Barhorst, and Ranking Member Jarrells, and members of the Insurance Committee, thank you for allowing me to present sponsor testimony on House Bill 474, the Health Care Sharing Ministries “Freedom to Share Act”

Health Care Sharing Ministries are 501 (c) (3) tax exempt membership charities that facilitate the sharing of medical expenses among their members. Each one operates a little differently, but they are generally groups of like-minded people who share a common set of ethical or religious beliefs and contribute monthly to share in the cost of other members medical expenses.

The bill, which has been adopted by 33 other states, ensures HCSMs are rightfully regulated as charities, rather than insurance companies, under the authority of the Attorney General rather than the Department of Insurance.

In the United States 1.7 million people rely on sharing plans, more than 25,000 in Ohio. These organizations provide an essential service, helping to cover major medical expenses, while allowing members to hold on to and support their religious and ethical beliefs. While this may be a new concept to many of you, I can assure you it is not. In fact, more than 25 years ago my husband and I were members of a health care sharing ministry. And along with shared support of my medical bills for an unexpected emergency C-section, came – cards of congratulations, notes of encouragement and prayer.

Signed into law by President Obama, HCSMs are recognized under the Affordable Care Act which grants members an exemption from the requirement to maintain minimum essential medical coverage.

In Ohio, for an organization to identify as an HSCM they would need to meet the following requirements:

- Are organized around and whose members share a common set of ethical or religious beliefs;
- Provide the public an annual audit by an independent certified public accounting firm;
- Include a written disclaimer on materials that the organization is not an insurance company;
- Allows an income tax deduction for contributions made to an HCSM or to other members through an HCSM;
- Specifies that HCSM members who are students at a state institution of higher education are exempt from such institution's health insurance requirement.

Chair Lampton, and esteemed members of the Insurance Committee thank you for the opportunity to provide sponsor testimony on the Freedom to Share Act, ensuring the free exercise of religion for Ohioans who choose to practice their religious convictions in healthcare. I will now ask my joint sponsor, Rep. Mathews, to provide his testimony.