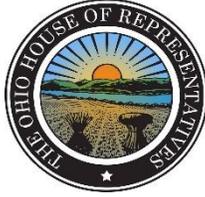


Committees:

Chair, Local Government
Government Oversight
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Sponsor Testimony on House Bill 21 Before the House Insurance Committee February 25th, 2025

Chair Lampton, Vice Chair Craig, Ranking Member Tims and members of the House Insurance Committee, thank you for allowing me to present sponsor testimony for House Bill 21, the Health Care Sharing Ministries “Freedom to Share Act.” This important legislation is being reintroduced and will protect more than 25,000 Ohioans who rely on Healthcare Sharing Ministries. Freedom to Share made it through the House Insurance Committee last general assembly, but time ran out before it could be passed. The bill has three key provisions:

- Codifies HCSM as charities under the Attorney General
- Specifies that HCSM members who are students at a state institution of higher education are exempt from the institution’s health insurance requirement
- Allows Ohioans participating in HCSMs to deduct their monthly contributions, similar to insurance premium deductions or tax-deductible medical expenses.

Health care sharing ministries (HCSMs) are non-insurance, non-profit membership entities in which members "*share a common set of ethical or religious beliefs and voluntarily share medical expenses among members in accordance with those beliefs.*" “Freedom to Share” codifies the legal protections under which HCSM have been operating, by rightfully classifying them as religious charities.

HCSM operate differently than traditional insurance they are 501(c) (3) nonprofit charities, so they are regulated by the IRS and state attorney generals. What the bill does is simple, rightfully recognizes HCSM as religious charities, rather than insurance, under the Attorney General rather than the Department of Insurance.

While traditional health insurance serves many, it's important to recognize that it's not the only option. Healthcare sharing provides another way to pay for needed care. For 1.7 million families and individuals across the United States, HCSMs provide a much-needed, cost-effective option for healthcare coverage, helping to manage the rising costs of healthcare without compromising their sincerely held religious beliefs. I respectfully ask for your support, to protect Ohioans free exercise of religion and to make Ohio the 34th state to exempt HCSMs from insurance regulation.