

HB 21 Proponent Testimony
Katy Talento, Executive Director
Alliance of Health Care Sharing Ministries (HCSMs)
House Insurance Committee
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Good morning, Chairman Lampton, Vice Chair Craig, Ranking member Tims and Members of the House Insurance Committee. My name is Katy Talento and I am the Executive Director of the Alliance of Health Care Sharing Ministries (HCSMs). I appreciate the opportunity to testify in support of HB 21, the Health Care sharing Ministries Freedom to Share Act. As you may recall from previous hearings, the Alliance serves the majority of the ministries defined by the Affordable Care Act and that have large, nationwide memberships. There are just over a million members of Health Care Sharing Ministries in the US, including more than 8,000 households here in Ohio - the Alliance represents more than two thirds of all HCSM members in the U.S. Almost all of the largest ministries are members of the Alliance.

We strongly support HB 21, introduced by Rep. Angie King, which is a proven bill adopted by dozens of states. Indeed, thirty-three other states have enacted similar legislation, including three just last year in West Virginia, Tennessee and Utah. The bill recognizes our ministries for what they are - religious charities that are already regulated under the charitable section of the Ohio code and not the insurance code. It also exempts public university students who are members of HCSMs from having to comply with their school's insurance mandate. Finally, the bill modifies the state tax code whereby Ohioans who join a HCSM would be able under the bill to deduct their monthly health care spending through their ministry from their taxes - something that currently only people with insurance can deduct.

Health Care Sharing Ministries may not be the right solution for everyone. They serve a niche population of Christians who express their religious obligation to one another through the sharing of medical bills. But they are certainly not insurance, and they deserve to be recognized for what they are and what they're not.

With the remainder of my time, I'd like to address a concern about the bill that you may have heard, namely that HCSMs are not an adequate solution for members with serious illnesses such as diabetes or cancer.

Ohio and the United States in general share a long tradition of respecting the freedom and autonomy of our citizens to determine what health care solutions are right for them.

When it comes to whether a Health Care Sharing Ministry might be right for any particular person, we would argue that transparency is critical. Our ministries' sharing guidelines are all publicly posted on our websites. They tend to be more simple and easy to understand than anything an insurance company puts out. This helps all potential members if the structure of our programs are right for them.

HB 21 is not a mandate that people must join an HCSM or even a government endorsement of that choice for any particular person - quite the opposite. HCSM members share *millions* of dollars in diabetes-related expenses every year. What's more, our members are free to end their membership, without penalty, at any point when they feel that the ministry is no longer a good fit for them.

Cancer is another example where HCSM members can find a faithful and supportive community. Cancer treatment is the largest category of shared expenses for every Alliance member ministry. For example, the members of one ministry headquartered here in Ohio have collectively shared more than \$220 million toward cancer bills for the last five years that we have complete data. Another ministry's members have shared more than \$250 million towards cancer during the same period, including \$6 million just last year right here in Ohio. The members of the largest Alliance member ministry share more than \$90 million every year for cancer nationwide - almost half a billion dollars over five years.

What's more, our members going through cancer treatment are prayed for and encouraged by the other members in a way that many describe as the most important feature of HCSMs. We are grateful for the blessings of God in our members' lives and the way that our members have been able to faithfully support each other for decades. We don't expect everyone in Ohio to join our ministries, we simply ask that HCSMs be recognized as ministries and not as insurance, and for parity for them in the Ohio tax code.

For all these reasons, we urge you to support HB 21. Thank you for your time and consideration, and I'm more than happy to answer any questions.