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February 26, 2025

The Ohio House of Representatives  
Insurance Committee  
77 South High Street, Floor 14  
Columbus, Ohio 43215

Dear Chairman Lampton & Committee Members,

My name is Dorsey Morrow, and I have had the distinct honor of serving as the CEO of Liberty HealthShare, based in Canton, Ohio, for the past 3 and a half years. Liberty HealthShare is a 501(c)(3) non-profit healthcare sharing Christian ministry started in 1995 and we support approximately 50,000 members in all 50 states, with approximately 1,800 here in Ohio. Since 2021, our members have shared nearly \$92 million in repriced medical bills for Ohio members alone and over \$887 million in repriced medical bills for all of our members across the country. Further, in the past three years, our members have shared over \$62 million in repriced medical bills for diabetes care across the county. Since 2018, our members have shared nearly \$230 million in repriced medical bills for cancer care across the country.

I write on behalf of my colleagues at Liberty HealthShare and the more than 25,000 Ohio residents who have chosen a faith-based alternative to health insurance to ask you to support passage of House Bill 21, the Health Care Sharing Ministries Freedom to Share Act. Passage of this bill will provide essential protections for members of Ohio Health Care Sharing Ministries (HCSMs).

It is important to remember the following when considering passage of this legislation:

- There is a long tradition of allowing people the freedom and autonomy to determine what health care solution works for them.
- Transparency is critical in this process - our ministry guidelines are all public and published on our websites. They tend to be more simple and easy to understand than anything an insurance company puts out.
- Even when the federal government did impose the ACA insurance mandate, HCSM members were explicitly exempted from that mandate by the authors of the ACA. All the states that have their own state insurance mandates and impose a penalty for noncompliance have also exempted members of HCSMs from those mandates. A number of states with college insurance mandates also exempt HCSM members from those mandates, similar to H.B. 21.
- These ministries are not insurance and are already regulated by the Attorney General just like other charities and are subject to all the consumer protection laws on the books in Ohio.
- Health Care Sharing Ministries are communities that are led by faith and stay true to their biblical beliefs in their health care choices.
- Ministries like Liberty HealthShare have provided reliable help for more than a million Americans.

In summary, we continue to proudly represent and serve the citizens of the great state of Ohio as a ministry. We fully support H.B. 21 and believe it will benefit Ohioans who have chosen to exercise their religious beliefs and become members of an HCSM. Thank you for your consideration. I respectfully ask for your support.

Sincerely,

A handwritten signature in black ink, appearing to read "Dorsey Morrow". The signature is written in a cursive style with a large initial "D" and a distinct "Morrow" at the end.

Dorsey Morrow  
Chief Executive Officer  
Liberty HealthShare