

HB 21 Opponent Testimony

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Barberton, Ohio
Ohio House Insurance Committee
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Chairman Lampton, Vice Chair Craig, Ranking Member Tims, and Members of the House Insurance Committee:

Thank you for the opportunity to provide testimony as an opponent of House Bill 21.

My name is Josh Hlavaty, and I serve as Director of Policy at Christian Healthcare Ministries (CHM), headquartered in Barberton, Ohio. CHM is a nonprofit 501(c)(3) organization and the nation's first—and longest-serving—health cost-sharing ministry. Since our founding in 1981, we've facilitated the sharing of more than \$12 billion in eligible medical bills among our members, empowering Christians to live out their faith by carrying one another's burdens in times of medical need.

House Bill 21 proposes three key policy changes:

1. Defines Healthcare Sharing Ministries (HCSMs) as religious charities regulated under Ohio's charitable organization code.
2. Exempts public university students who are HCSM members from mandatory school insurance coverage.
3. Allows Ohioans participating in HCSMs to deduct their monthly contributions from their taxes, similar to insurance premium deductions.

We fully support the second and third provisions. These measures offer greater flexibility for Ohioans to choose healthcare sharing as an expression of their faith and recognize the financial contributions made to such ministries as a meaningful alternative to traditional health insurance.

However, we respectfully but strongly oppose the first provision.

Even with the revised language in this year's version of the bill, the attempt to define healthcare sharing ministries within statute raises significant constitutional concerns.

Put plainly: ministries like CHM are not businesses. We are expressions of religious conviction and community. Any attempt by the government to codify or categorize us—

however well-intentioned—opens the door to future regulation and oversight that infringes on our religious freedom.

Our work is ministry. It is worship in action. And as such, it deserves the same protection under the First Amendment as a church, a synagogue, or a religious school. If the state were to require churches to register, provide internal documents, or meet specific criteria to qualify as “real” religious institutions, it would be seen for what it is: a government overreach into matters of faith. The same principle applies here.

This is not a theoretical concern. The Ohio Supreme Court, in *Humphrey v. Ohio Department of Rehabilitation and Correction*, affirmed that Ohio’s Constitution offers even broader protections for religious liberty than the federal Constitution. It confirmed that individuals and ministries alike have the right to practice and live out their faith without government interference.

HB 21, even in its updated form, would erode those protections by placing religious ministries under a newly defined legal structure. Once you define something in law, you create a framework for future regulation, monitoring, and potential limitation—no matter how light the initial touch may appear.

This is a solution in search of a problem.

CHM has operated in Ohio for more than four decades without any need for state-defined “safe harbors” or special regulatory classifications. We have served hundreds of thousands of Ohioans, whose participation is completely voluntary, with integrity, transparency, and a deep commitment to our Christian mission—without ever being treated as insurance, and without state interference.

We urge this committee to affirm the strong religious liberty protections Ohio has long upheld. Support the tax and student choice provisions of HB 21, but do not adopt language that sets a precedent for defining or overseeing religious ministries under state law.

Thank you for the opportunity to share Christian Healthcare Ministries’ position. We remain steadfast in our mission and grateful for your consideration as you work to protect both the freedom and the well-being of Ohioans.

Sincerely,

Josh Hlavaty
Director of Policy
Christian Healthcare Ministries