



May 11, 2026

Written Testimony

Submitted to the Members of the Financial Institutions, Insurance and Technology Committee
The Ohio Senate

Submitted by:

Buddy Combs
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OneShare Health
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Dear Chair, Vice Chair, and Distinguished Members of the Committee:

My name is Buddy Combs, and I serve as Chief Legal Officer and General Counsel of OneShare Health, an accredited health care sharing ministry and proud member of the Alliance of Health Care Sharing Ministries. I submit this written testimony in strong support of House Bill 21, the Health Care Sharing Ministry Freedom to Share Act, introduced by Representative Angie King. This important legislation protects the rights of thousands of Ohioans who have chosen faith-based health care sharing as a meaningful alternative for meeting their families' medical needs.

More than 1.5 million Americans, including over 25,000 of your fellow Ohioans, currently participate in Health Care Sharing Ministries (HCSMs). These ministries are 501(c)(3) charitable organizations in which members who share common religious or ethical beliefs voluntarily contribute to one another's eligible medical bills. This sharing model traces back many decades in the local Anabaptist church tradition—with deep roots of that tradition firmly planted in your own state. Since the 1980s, formally organized HCSMs have helped members share major medical expenses, including surgery, childbirth, cancer treatment, and other significant health events. OneShare Health, although much smaller than some of our HCSM friends, has helped members share nearly \$300 million in medical expenses.

HB 21 provides targeted, common-sense protections by:

- Clarifying that Health Care Sharing Ministries are not insurance for purposes of Ohio law and are therefore not subject to the insurance code or its associated regulations;
- Exempting ministry members who are college students from certain insurance mandates; and
- Allowing HCSM members to deduct the cost of their monthly contributions to their ministry from their taxable income.

These provisions align with and expand on similar safe-harbor laws enacted in 34 other states and reflect the federal government's longstanding recognition of qualifying HCSMs as outside insurance regulation.

HCSMs are fundamentally different from insurance. We do not assume financial risk or guarantee payment of medical expenses. Instead, we facilitate voluntary sharing among members who hold shared beliefs. Ministries provide clear, upfront notice to all participants and the public that they

are not insurance. We are appropriately overseen by the Ohio Attorney General, who retains authority to enforce existing consumer protection laws applicable to HCSMs.

HB 21 is especially important because it safeguards religious freedom and the constitutional rights of people of faith. The First Amendment protects not only the right to believe, but also the right to act on those beliefs in community with others. Health care sharing ministries embody this principle by allowing individuals of shared faith to unite to bear one another's burdens, as commanded in Scripture (Galatians 6:2) and practiced for centuries by people of faith everywhere. These ministries represent a deeply personal exercise of religious liberty, enabling Ohioans to care for one another according to their sincerely held beliefs without undue government interference.

By clearly distinguishing HCSMs from insurance, HB 21 prevents the inappropriate application of insurance regulations that could undermine these faith-based communities. Imposing an insurance regulatory framework on religious sharing ministries would not only create consumer confusion but would also threaten the ability of people of faith to come together in voluntary, like-minded communities to address health care challenges in ways consistent with their convictions.

We respectfully urge the Committee to support and advance HB 21. This legislation preserves a proven, faith-based solution that has served millions of Americans for decades while protecting the fundamental rights of Ohio citizens to exercise their religious freedoms through acts of communal support and charity.

Thank you for the opportunity to submit this testimony. I am available at your convenience to answer any questions or provide additional information regarding OneShare Health, the broader HCSM community, or the positive impact of HB 21 for Ohio families.

Sincerely,

A handwritten signature in black ink that reads "Buddy Combs". The signature is written in a cursive, flowing style.

Buddy Combs
Chief Legal Officer & General Counsel
OneShare Health