

My name is Shannee Tracey. I am the Director of Government Affairs of Christian Care Ministry, which operates the health care sharing program, Medi-Share. I'm here on behalf of the Alliance of Health Care Sharing Ministries, which helps coordinate the policy activities government affairs communication among health care sharing ministries. Thank you for allowing me to comment on this bill.

Sharing ministries have been around since the late 1980s, that's 40 years of supporting people with religiously held beliefs to share in each other's needs. Today there are more than a million health care sharing members across the country that are part of various sharing ministries, including more than 5,000 members in Connecticut.

Health care share ministries are faith-based communities that facilitate the voluntary sharing of medical costs between its members. Each month, a member's monthly share is matched with another's eligible medical bill.

Members of sharing communities have agreed to live in a way that allows them to hold true to their religious beliefs which extend into health care. Members not only share in each other's eligible medical bills, but they also, and most importantly, encourage and lift one another up in prayer.

Health care sharing ministries are not insurance; there is no transfer of risk or guaranty of payment. Nevertheless, the policy makers of the ACA believed that these health care communities are an important expression and exercise of religious beliefs for people needing to practice their faith in the health care space. Therefore, the authors of the ACA deliberately exempted from the individual mandate US residents who are members of health care sharing ministries that were in existence prior to the ACA. Seven of these health care sharing ministries operate nationally and their members make up just over 85% of the health care sharing community.

Medi-Share is one of these seven national ministries, and we have over 400,000 members throughout the United States. At Medi-Share, we have created a system of support based on our religious beliefs that personalizes healthcare by putting God first, empowering our membership community, and providing accountability and transparency to each dollar shared.

We recognize that health care sharing ministries are not well understood by some people. Accordingly, insurance commissioners in several states, including here in Connecticut, have made findings that one newly-formed organization, which is not covered by the ACA exemption, has engaged in unauthorized practices under the banner of health care sharing. Wwe fully support efforts to disseminate information about sharing ministries and to prohibit any unauthorized or deceptive practices, either under current laws and or, if, necessary, through new laws. We look forward to hearing how we can be of assistance.