



## Insurance and Real Estate Committee

### Testimony in Support

## Senate Bill 209 AN ACT REQUIRING HEALTH CARE SHARING MINISTRIES TO COMPLY WITH THE PATIENT PROTECTION AND AFFORDABLE CARE ACT

February 25, 2020

Good Morning Senator Lesser, Representative Scanlon and other distinguished members of the Insurance and Real Estate Committee. For the record, my name is Scott Walter, M.D. I am a board-certified Ophthalmologist practicing in Hartford, CT. I am here representing the thousands of physician members and physicians in training of the above-mentioned societies to strongly support Senate Bill 209 AA REQUIRING HEALTH CARE SHARING MINISTRIES TO COMPLY WITH THE PATIENT PROTECTION AND AFFORDABLE CARE ACT

Currently, in the State of Connecticut (CT), Health Care Sharing Ministries are not considered “health insurance plans” and are therefore NOT required to comply with important consumer protections afforded to patients under the Affordable Care Act (ACA). Namely, these ministries are exempt from the following requirements:

1. Under the ACA, health insurance providers can't refuse to cover you or charge you more just because you have a “**pre-existing condition**” — that is, a health problem you had before the date that new health coverage starts.
2. Deductible Limits. For example, in 2019 the maximum deductible allowed under the ACA was \$7,900 for an individual and \$15,800 for a family.

These exemptions allow Health Care Sharing Ministries to prey on unsuspecting consumers, who assume that any health care coverage they buy is subject to the ACA rules. This is NOT TRUE when they purchase health care coverage from a Health Care Sharing Ministry.

For example, last year I had a patient who was uninsured and developed severe vision loss in one eye. He went to the emergency room (ER) and was seen by an ER doctor who correctly identified that it was an “eye-related issue”, not a stroke or other acute neurologic problem. The ER doctor discharged the patient from the ER and advised the patient to follow-up with an ophthalmologist the next day. In the meantime, the patient went online and enrolled in a Christian Health Care Sharing Ministry. When the patient showed up in my office the next day, he was surprised to learn that his Health Care Sharing Ministry plan had a \$10,000 deductible (\$2,100 over the ACA limit for an individual). I diagnosed the patient with a retinal detachment and recommend emergency surgery to repair the retinal detachment. The patient wished to proceed with surgery, however the Health Care Sharing Ministry stated that coverage for his emergency surgery would be denied. It was denied on the basis that the patient had a “pre-existing condition” when he enrolled, even though the patient had NOT YET BEEN DIAGNOSIED with a retinal detachment when he enrolled in the program.

As you can see from this example, the current legal framework surrounding Health Care Sharing Ministries is substantially different from that governing bona fide health insurance plans. On behalf of the above-mentioned societies, we wish to express our very strong support for this bill which proposes to bring Health Care Sharing Ministries in line with the health care consumer protections afforded under the ACA. This legislative action is crucial to protect consumers from enrolling in Health Care Sharing Ministries which are in the business of denying coverage for pre-existing conditions and limiting access to health care by instituting exorbitant deductibles.

Thank you for considering this important issue.