

HEALTH AND HUMAN SERVICES

Resolution HHS-16-09

RECOGNIZING THE MUTUAL BENEFIT BETWEEN HEALTH CARE SHARING AND HEALTH SAVINGS ACCOUNTS

WHEREAS, health care cost support is an essential element of economic security for American families;

WHEREAS, individuals and families require more health care cost support choices, not fewer;

WHEREAS, the National Black Caucus of State Legislators (NBCSL) recognizes the great work of religious organizations;

WHEREAS, voluntary health care sharing ministries are proven religious organizations through which participants in these ministries share the burden of medical events in prayer, encouragement, and finances without health insurance;

WHEREAS, the United States Congress recognized the legitimacy of health care sharing ministries in 2010 when it granted participants in these ministries one of the nine exemptions from the individual mandate in the Patient Protection and Affordable Care Act;

WHEREAS, the NBCSL passed HHS-09-16 “RECOGNIZING THE CONTRIBUTIONS OF NON-PROFIT HEALTH MINISTRIES” urging states to recognize health care ministry programs and ensuring their citizens have the freedom to make personal health care cost support choices according to their individual needs;

WHEREAS, participation in a health care sharing ministry is significantly less than conventional health insurance;

WHEREAS, for income earned in 2011, approximately 72 percent of health care sharing ministry participants were at 400 percent above the Federal Poverty Level (FPL) or lower, including approximately 44 percent of health care sharing ministry participants at 200 percent of FPL or lower;

WHEREAS, when the Health Savings Account (HSA) law, which created tax-free financial accounts that are designed to help individuals save from future health care expenses, was enacted in December 2003, it required citizens opening an HSA to also purchase a high-deductible health insurance plan;

WHEREAS, according to a June 2013 report from America’s Health Insurance Plans’ Center for Policy and Research, as of January 2013, 15.5 million people in America have made HSA's their choice for health care cost support;

WHEREAS, according to the same report, the states with the highest HSA enrollment are Illinois, Texas, California, Ohio, and Michigan;

HEALTH AND HUMAN SERVICES

Resolution HHS-16-09

WHEREAS, according to the same report, children ages 0 to 19 comprise the largest group of lives covered by a HSA;

WHEREAS, another AHIP report shows that 83 percent of HSA owners have incomes that put them in the middle income class or lower;

WHEREAS, according to the Society of Human Resource Management, 43 percent of employers offered HSAs in 2012; and

WHEREAS, despite the value of HSA's, individuals are unable to pay into them and be a part of a health care sharing ministry.

THEREFORE BE IT RESOLVED, that the National Black Caucus of State Legislators (NBCSL) recognizes the mutual benefit that would be created if citizens who opened a HSA would have the ability to choose participation in a health care sharing ministry or the purchase of a high-deductible health insurance plan;

BE IT FURTHER RESOLVED, that the NBCSL encourages the United States Congress to pass such laws as would be necessary to create this additional health care cost support choice; and

BE IT FINALLY RESOLVED, that a copy of this resolution be transmitted to the President of the United States, Vice President of the United States, members of the United States House of Representatives and the United States Senate, and other federal and states government officials as appropriate.

SPONSORS: Representative Johnny Shaw (TN) and Representative Joe Armstrong (TN)

Committee of Jurisdiction: Health and Human Services Policy Committee

Certified by Committee Co-Chairs: Representative Mia Jones (FL) and Senator Shirley Nathan Pulliam (MD)

Ratified in Plenary Session: Ratification Date is December 4, 2015

Ratification is certified by: Senator Catherine Pugh (MD), President