

MINUTES  
**HOUSE BUSINESS COMMITTEE**

**DATE:** Monday, March 11, 2013  
**TIME:** 1:30 PM or Upon Adjournment  
**PLACE:** Room EW41  
**MEMBERS:** Chairman Henderson, Vice Chairman Thompson, Representatives Collins, Crane, Palmer, Barbieri, Batt, Agidius, Clow, Hixon, Kauffman, Monks, Morse, Stevenson, Youngblood, Smith, Rusche, Gannon  
**ABSENT/  
EXCUSED:** Representative Rusche  
**GUESTS:** Michael S. Oswald, citizen; David Barrett, citizen; Elysse Baumbach, citizen; Joe Guarino, Alliance of Health Care Sharing Ministries; Jannyce Barrett, citizen; Julie Taylor, Blue Cross

**Chairman Henderson** relinquished the gavel to **Rep. Morse**.

**Rep. Morse** called the meeting to order at 3:03 P.M.

**MOTION:** **Rep. Youngblood** made a motion to approve the minutes of March 5, 2013.  
**Motion carried by voice vote.**

**S 1100:** **Senator Nuxoll** presented **S 1100** Health Care Sharing Ministries. She said health care sharing ministries are organizations made up of those of similar faith who provide assistance to other members in need of help with medical expenses. She said there are three such ministries at this time in the United States. She said this legislation will define health care sharing ministries as exempt from the requirements of and oversight by the Idaho Department of Insurance.

**Joe Guarino**, Alliance of Health Care Sharing Ministries, **spoke in support of S 1100**. He said health care ministries share medical costs for members in need of financial support. He said the ministry acts as a facilitator for members to share medical bills and costs. He said the monies do not pass through the ministry itself, rather it is a coordination of members who wish to contribute and those members who have medical bills to pay. He said there are three reasons why this is not insurance: 1. No contracts are made in which transfer of risk occurs, 2. No funds are kept in reserve, 3. No actuaries are in place to assess future risk. He said the monies shared address only actual medical bills. He said this type of health care sharing ministry is exempt from the mandates of the Affordable Health Care Act and these money sharing events are not taxable. He said the only state that allows tax deductions on these health care sharing transfers is Missouri. He said the ministry funds itself through membership dues of \$180 per year per household. He said faith based health care ministries are open to participants in all fifty states. He said the health care ministry management board is made up of members elected by the participants. He said shares are determined on a month to month basis with a set amount to be shared each month. He said participation agreements are renewed yearly. He said there are no dollar amount limits or limits to the number of medical events that are covered.

**David Barrett spoke in support of S 1100**. He said his family participates in Samaritan Ministry, a health care sharing ministry. He said he pays an administrative yearly fee to participate and he receives a notice each month to direct a set fee share contribution to a participating family in need.

**Michael Oswald spoke in support of S 1100**. He said his family participates in Samaritan Ministry. He said participation in the health care sharing ministry is one of the ways he fulfills the tenets of his faith.

**Elysse Baumbaugh spoke in support of S 1100.** She supports her own health care decisions by participating in a faith based health care ministry.

**Jannyce Barrett spoke in support of S 1100.** She said that faith based health care participation focusses on wellness and disease prevention.

**MOTION:** **Rep. Barbieri** made a motion to send **S 1100** to the House floor with a **DO PASS** recommendation. **Motion carried by voice vote. Rep. Barbieri** will sponsor the bill on the floor.

**ADJOURN:** There being no further business to come before the committee, the meeting was adjourned at 3:34 P.M.

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Representative Morse  
Chair

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Catherine Costner  
Secretary