



## Healthcare Reform Update for Medi-Share Members

Dear Medi-Share Member:

I hope this message finds you looking forward to the blessings that the Lord has in store for you in 2010 and that you are keeping warm during this time of extreme cold (yes, it's even cold here in Florida!). Let me take just a minute to update you on where we are in relation to the congressional efforts to "reform" healthcare.

First, we join many other voices in believing that the healthcare system does indeed need to be reformed so that costs can be decreased. Christian Care Ministry remains committed to two principles that would indeed help reduce costs – treating our bodies as the temple of the Holy Spirit, including a focus on diet and exercise; and transparency in medical pricing so that consumers can shop for healthcare in much the same way as they do when shopping for a new car, equipped with all the information they need to make a sound and economical choice. The proposed legislation appears to support increased investment in wellness but not price transparency. In addition, many groups have spoken against the bill for reasons including abortion coverage, etc. so we won't repeat those arguments here.

Regardless, seeing the momentum of the Democrats in their attempt to pass legislation, we worked on the Senate side to make sure that sharing ministry members – that's you and I – could still participate in programs such as Medi-Share. We also wanted to make sure that you could do so without being subject to penalties if Congress passes a bill requiring everyone to purchase health insurance. That penalty was included in H.R. 3590 – the Patient Protection and Affordable Care Act – which the Senate approved on Christmas Eve but the penalties do not take effect until 2014. Thankfully, the exemption we sought survived through the final bill in the Senate so you will be exempt from these penalties if the final bill that the President signs includes this language.

We made similar attempts to influence the House bill (H.R. 3960) but those committees heard very few amendments so we were not successful there. Penalties in the House version commence in 2013.

Right now the Senate and House leaders are meeting to reconcile their two versions of healthcare reform with a final bill to be voted on by both houses of Congress before going to the President, who is likely to sign it. We continue to pray that the Lord will bless efforts of the various sharing ministries by allowing the exemption to survive in the final bill.

Some members have asked, "What's the worst thing that can happen ...?" In my opinion, the worst-case scenario is that the exemption for sharing ministries does not get included in the final bill. Even though that looks unlikely at this time, if that is the case, it would be three to four years before any penalties

would be applied to Christians who choose to opt out of the government's insurance mandates. In a best-case scenario, the exemption will survive and you will not face any penalties whatsoever.

A further concern is that the penalties that apply to employers with more than 50 employees could still limit the reach of sharing ministries. For instance, large churches that choose to use a sharing ministry approach for healthcare could be forced to switch to insurance or face financial penalties. Thus, we will also continue to pursue an "employer exemption" to make sure that large Christian organizations can choose sharing ministry participation for their staff without penalty.

We will keep you informed as this legislation matures. Please keep this matter foremost in your prayers.

Blessings,

A handwritten signature in black ink, appearing to read "Robert Baldwin". The signature is stylized with a large, sweeping initial "R" and "B".

Robert Baldwin

President

The Kaiser Family Foundation has published a great comparison of the House and Senate bills here:

[http://www.kff.org/healthreform/upload/housesenatebill\\_final.pdf](http://www.kff.org/healthreform/upload/housesenatebill_final.pdf)