

WYOMING DEPARTMENT OF INSURANCE

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*****FOR IMMEDIATE RELEASE*****

Health Care Sharing Ministries

Cheyenne, Wyo. — During the 2015 Wyoming Legislative session, a bill regarding Health Care Sharing Ministry was passed into law and became effective on July 1, 2015. Health Care Sharing Ministries provide a health care cost sharing arrangement through religious organizations which act as a clearinghouse for those who have medical expenses and those who desire to share the financial burden of medical expenses. Although this law is found within the Wyoming Insurance Code at Wyo. Stat. 26-1-104(a), the new Wyoming statute expressly states that a health care sharing ministry organization that facilitates the sharing of medical expenses is not an insurance company and its guidelines and plan operations are not insurance policies. Insurance Commissioner Tom Glause stated, “These plans have a lot of appeal for some people, but we want Wyomingites to be fully aware of what they are getting. Assistance with medical bills is completely voluntary and no other participant in the group is compelled by law or otherwise to contribute toward your medical bills.” Nonetheless, these programs have been gaining popularity and similar legislation has been passed in a number of states. It is estimated there are currently 425,000 members—double the number of members prior to the passing of the Affordable Care Act (ACA).

When the Affordable Care Act (ACA) was passed into law in 2010, Congress determined that Health Care Sharing Ministries established prior to December 31, 1999 could be exempted from the law’s requirement of individually mandated health coverage. Essentially, these faith-based organizations set an amount that individuals, couples, or families pay each month. That amount is then matched to another member’s medical bills for approved expenses. The organization facilitating the sharing of medical expenses is not an insurance company and there is no guarantee of payment. Individuals are personally responsible for payment of their medical bills regardless of any financial sharing the individual may receive through the ministry. Further, members must agree to a common set of ethical or religious beliefs and as a result some procedures, treatments, and products may not be included. Many of the Health Care Sharing Ministries require members to prove they are active in a Christian church and have a pastor or clergy sign off on an application form. Members often must indicate they don’t smoke, do drugs, drink alcohol, and don’t have sex outside of marriage. Dental, vision, and contraception are also often not included.

Commissioner Glause stated, “Although these programs have been in Wyoming for a number of years without any problems that I am aware of, they have only recently come into the public view. The new law allows the programs to continue but provides some protection for

Wyoming consumers by requiring full disclosure that health care sharing ministries are not insurance.”

The Wyoming Insurance Department can also be contacted for assistance at (800)-438-5768 or (307)-777-7401.