

Dear committee members,

My husband, three daughters and I have been on Christian Healthcare Ministries for almost two years. We made the decision to join CHM due to the rising cost of health care for our family as we did not have coverage through an employer. It has also allowed us to uphold our Christian beliefs at the same time. After being on CHM for a year, I took a job that allowed us to get insurance through my employer. After discussing it, we decided CHM was the best option for our family's healthcare needs. CHM never stated that they were a health insurance, on their website they state that they are a health cost sharing option. This statement is on all the paperwork they send out. We knew when we signed up that there were costs that they would not share in. As a member of CHM I am able to give to people who have acquired a high amount of healthcare bills and are unable to pay them. Along with sending money to CHM, which is then sent to families in need to pay their bills, we can send a card of encouragement and prayer.

We have submitted two claims through CHM over the past two years. One was on my husband who we thought was experiencing heart problems. The total of all bills were \$750, in which we paid out of pocket and then submitted to CHM. CHM states that all bills will be paid out in 120 days. All the bills were received, verified, and we received a check for \$750 within 120 days. The second claim was on our daughter who had mono. The total out of pocket cost was \$630. I called CHM last week, 90 days into the claim, and they stated we should have our check by next week. I'm more than happy to show all of my records to anyone who would like to see them.

I know that some people say that cost sharing options are a scam, to those people I truly am sorry if they have been involved in something like that. With that being said, we are all consumers and it is our job to do research on products and services we purchase. You can be taken advantage of when buying anything from a home to a car. We can't and shouldn't regulate everything consumers buy. I work with a woman right now who has Kaiser health insurance and is fighting to keep her foot as we speak, the insurance company failed to get her into a doctor in time, do to their internal regulations. She now has MRSA in her foot and Kaiser is asking her to pay bills that she acquired, but didn't get the services she needed. She told me as soon as open enrollment comes, she has to switch her healthcare coverage. Although I am sad for her and all she is going through, I'm grateful she has healthcare options to meet her needs. There is no perfect answer to healthcare. Every person and family has its own healthcare needs. We as citizens want the opportunity to decide what is best for our family's health care needs.

I want to thank each one of you for taking the time to listen to me today. CHM has truly been a blessing to my family in so many ways. I ask, if you truly care about the people of Colorado that you serve, let them decide which healthcare option is best for their family without added regulations.

Sincerely,

Janell Sutter

2 February 2020

My husband and I have been members of Samaritan Ministries, (healthcare sharing), since 2012. We are grateful for this option for two reasons: We are able to pay about half the amount as we would for an insurance premium, and we have the peace of mind knowing our dollars are not being used to support abortion, (contraception) or other practices we believe to be wrong.

We now have Medicare, and use Samaritan in place of a supplement. Samaritan Ministries informs its members how they can be frugal and conscientious in finding the lowest prices and the most qualified physicians. Healthcare sharing is a wise choice in attempt to drive insurance premiums down and allow us to share one another's burdens for the common good.

I strongly urge you to vote NO on this bill, as it allows an option for consumers that is not burdened with regulations that are unnecessary. Samaritan Ministries is most reliable and trustworthy and always looking for new ways to help their members with financial provision.

Respectfully,
Patricia Sutter
Merino, CO 80741

Health Insurance vs Health Cost Sharing Comparison

Our Experience with Insurance: Our family cost for Aetna Insurance in 2013 was \$1,977 monthly / \$23,724 annually. Our deductible was \$6,000, 80% coverage thereafter but only for qualified expenses. Our 1st son was born 1/12/14 so we paid 2 deductibles (\$12,000) + approximately \$5,000 of additional costs for the birth out of pocket for uncovered items + \$23,724 in annual insurance premiums = \$40,724.

Our Experience with Samaritan Cost Sharing: We've had 2 additional children as members of Samaritan since 2014 with medical expenses for each child's birth being 100% shared by members including chiropractor and birth doula charges. Bottom line is we pay approximately \$6,300 in annual contributions to Samaritan members.

In this first hand example of having a birth on insurance vs. medical cost sharing it was \$34,000 less for us to share costs.

Rebekah Quinlan
720-219-7742

My name is Rebekah Quinlan and I oppose Health Bill 20-1008. Health Cost Sharing has been a gift to our family. As members of Samaritan Ministries for the past 6 years, all explanation of coverage, cost of share, and allocation of funds within the company have been transparent. Without health cost sharing, we are not sure we can live in the state of Colorado. The financial impact per year to our family would be between \$20,000 - \$50,000 per year. My husband is self-employed and prior to being part of a health cost sharing program, we purchased Aetna insurance which cost us \$2,500 per month in premiums for a low coverage/high \$6K per individual deductible plan. My income used to go directly to cover our health expenses. Now, as members of Samaritan Ministries, all the savings can go toward our children's education and I am able to stay home with my special needs child. In the past 6 years, as Samaritan members, we have had two births with all but \$300 covered for each birth (they even paid for chiropractic care, a birth doula and offered coverage for massages during my pregnancy). My daughter had major surgery at seven weeks old and every cost was covered. We have had several times where we needed special care at children's hospital and those costs have also been covered. Additionally, I have never had any practitioner turn me away because I do not have insurance – on the contrary, doctor's offices love that they are paid up-front for services and do not have to work to be reimbursed. We love having the freedom to choose our practitioners.

For those of us that cannot afford traditional insurance, please do not over-regulate the organizations that are honest and ethical which would result in additional costs to members and possibly make it too difficult for these programs to be offered in our state.

720-219 - 7742

My name is Mike Quinlan and I live in Sedalia, CO. My family and I have been members of Samaritan Health Cost Sharing since 2014. Prior to 2014 we had the best health insurance available to us through my employer Newmark (3rd largest real estate brokerage company in the world). On Samaritan our monthly bill averages around \$525 and virtually everything is paid for.

Example 1: The birth of our first child was at Denver Health and cost us \$40,724 on insurance.

Our family cost for Aetna Insurance in 2013 was \$1,977 monthly / \$23,724 annually. Our deductible was \$6,000, 80% coverage thereafter but only for qualified expenses. Our 1st son was born 1/12/14 so we paid 2 deductibles (\$12,000) + approximately \$5,000 of additional costs for the birth out of pocket for uncovered items + \$23,724 in annual insurance premiums = \$40,724.

We've had 2 additional children as members of Samaritan since 2014 with each child's birth being 100% covered including chiropractic charges, doula, and massage was even covered had we elected! Bottom line is we pay approximately \$6,300 in annual contributions to Samaritan members. In this first hand example of having a birth on insurance vs. medical cost sharing it was \$34,000 less for us to share costs. We will not utilize traditional insurance so long as much better options are available to us.

Summary: on the best insurance available to us a healthy birth was: \$40,724 including insurance premiums, deductibles and co-pays. On Samaritan a birth was \$6,300 (annual Samaritan dues only) = Samaritan is \$34,000 per year less for our family when only factoring in an expense such as a birth and excluding all other health events.

Example 2: Our daughter Lydia required a surgery at 7 weeks old which we did at Sky Ridge. The quoted rate for the procedure for someone who had insurance was over \$100,000. We prepaid the actual costs (Only \$7,500) and were reimbursed 100% through Samaritan members.

Summary: Insurance companies understandably need to make a profit. However, their overhead and profit is passed onto consumers through very expensive premiums, co-pays & deductibles. Our experience on insurance is many items are excluded from coverage such as chiropractic. Deductibles are paid out of pocket and a percentage of costs is also paid out of pocket. In conclusion, being a member of Samaritan has been a huge blessing and translates to at least a \$20,000 annual savings for our family. Also, knowledgeable and helpful employees actually answer the phone when you call. Receipts can be uploaded through the website and medical expenses reimbursed. Everything has been completely above board and transparent.

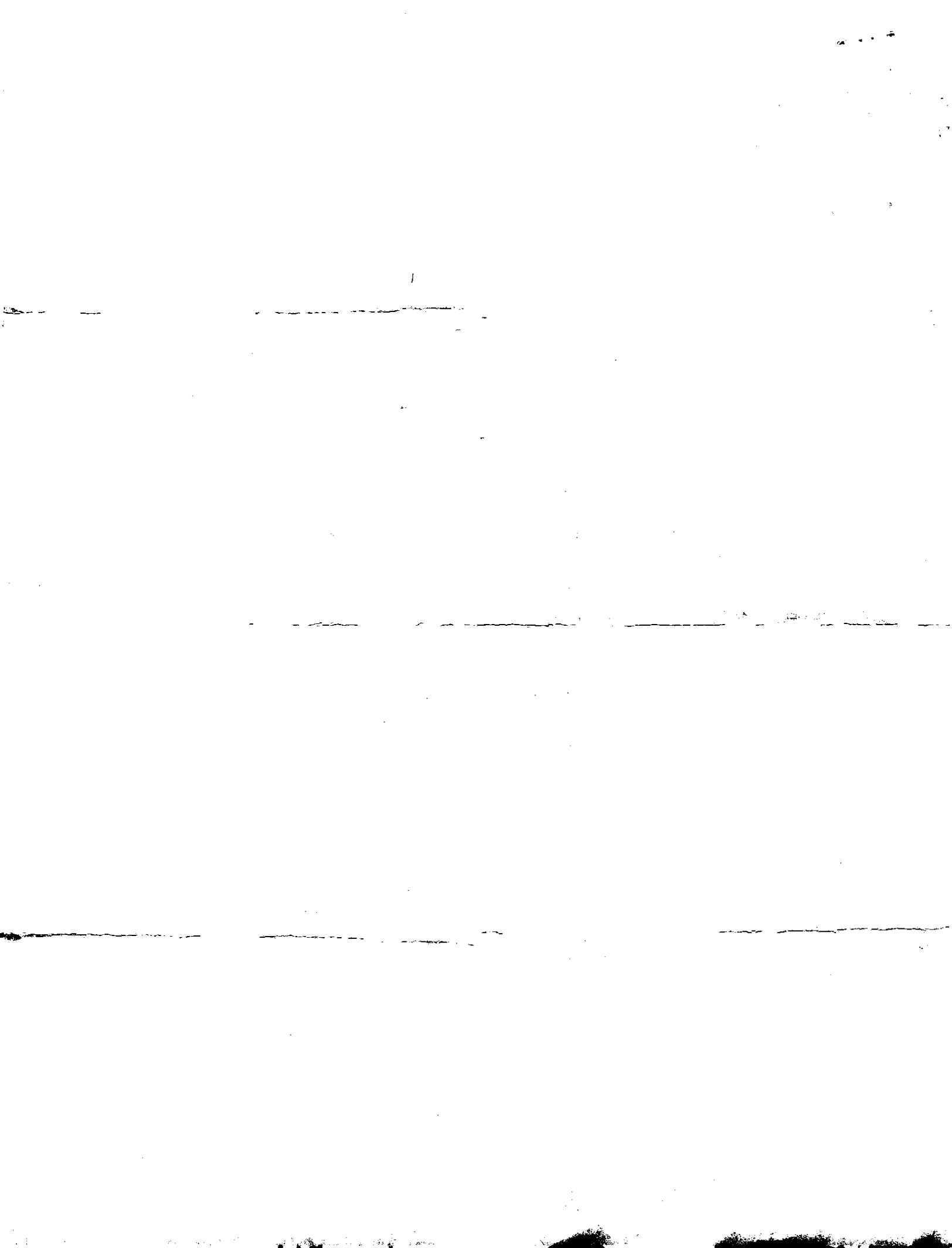
Our understanding is 1 or 2 poorly run cost sharing companies have produced bad results for their members and have been shut down. Please do not unnecessarily over-regulate this as if it were insurance which will drive up our costs and make it more difficult for Samaritan to operate in CO.

Mike & Rebekah Quinlan

Phone: 303-726-4730

3605 Parkridge Road

Sedalia, CO 80135



Written Testimony on HB30-1008

Feb 4, 2020

Nancy Eason
Faye Collins

As a longtime member of a healthcare cost sharing organization, Christian Health Ministries, I do not want this option to be under the regulation of the Colorado Commissioner of Insurance. As it is not insurance, I don't think it should be regulated by this Commissioner.

I am particularly concerned by the breadth of judgment given to this commissioner, as described in line 6 on p.5 ("any other information required by the commissioner") and line 19-20 on p.6 (the commissioner determines the number of days by rule). I am concerned that the vague wording here could jeopardize the future of these healthcare cost sharing programs.

Also, given that the bill acknowledges that these nonprofits do not guarantee payment (3.IT), then why are these organizations penalized for non-payment in (5)? Very confusing.

We were reportedly reassured by the sponsor of the bill that there is no intent to hurt the ministries that it seeks to regulate, but I am not yet reassured that some of the proposed or possible future regulations will not harm these ministries.

Please be very careful to avoid unintentional negative consequences.

Written Testimony

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Bill: 20-1008

Date: Feb 4, 2023

The way the bill is written cannot be supported. The ambiguous language and overreaching unprecedented powers given to the Insurance Commissioner is untenable. Most aspects of the bill is so ambiguous it could drive our ministry out of the state with fines and fees. Certain amendments could be considered, as we don't want bad actors either, but the characterization of the bill as common sense or reasonable regulation is at this time false. This bill could also bar the state from receiving federal funds for healthcare due to the infringement on an individual's first amendment rights as an exercise of ones faith.

Chief		
Name <i>Matthew Bellis Communications Officer</i>		
Address (optional)		
City (optional)	<i>LANCASTER, PA</i>	Zip (optional) <i>17579</i>
Telephone: (optional)		
Email: (optional)		
Representing <i>Liberty Health Share</i>		
Position on Bill	For	Against <input checked="" type="checkbox"/>
	Neutral	

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20-
Bill: 1008

Date:

2/7/2020

Representing Charita
Care Ministries

I am a RN care

manager working with members that have critical medical conditions i.e. Cancer life saving ^{competitions} ~~services~~ members from Fort Collins to Durango - including ^{the} Western Slope. I have been a nurse in Colorado since 1981 and a resident. I journey through a mbr's catastrophic medical conditions including hospice. The Guidelines are discussed throughout their care, including any limitations. Members have shared in Bill for Chemotherapy, Radiation, Surgery for a member for the last two years who has a continued battle with Cancer - Rancher (who does not have many other choices for healthcare and has been a member for over 5 years).

I oppose the 20-1008 arguing it is not insurance. Thank you

Name <u>Kim Mahoney</u>		
Address (optional) <u>2409 Clark St Ar</u>		
City (optional) <u>Colorado Spgs</u>	Zip (optional) <u>80909</u>	
Telephone: (optional)		
Email: (optional)		
Representing <u>Med Share - Charita</u>		
Position on Bill:	For	Against
	Neutral	

Car

Kim Mahoney RN

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Bill: 20-1008

Date: 2/11/2020

Name	Pamela Goring	
Address (optional)	41 Grand Avenue	
City (optional)	Manitou Spgs	Zip (optional) 80829
Telephone: (optional)	(719) 314-9891	
Email: (optional)	pamelagoring47@gmail.com	
Representing	MedShare	
Position on Bill:	For	Against <input checked="" type="checkbox"/>
	Neutral	

We are a non profit
health community.
As a RN Case Manager
I work along side our
members + educate, pray + journey
with them through their moments of
Crisis. I represent that extra layer
of care + help navigate them through
our systems. As one of our CO members
told me, "I can talk with you + even
diagnose with you, but in the end
we will pray together and I will look
forward to our next call. You can't
get that with insurance." Govt has
shown that if you give an inch, they
take a mile. We are NOT insurance
+ should not be regulated as an entity
we do not represent. There will always
be someone who is unhappy no matter
the business. Do not judge the good, no
great players by the ones who are
brand new.

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Bill: HB20-1008

Date: 1/4/20

Name Erin Englert		
Address (optional)		
City (optional)		Zip (optional)
Telephone: (optional)		
Email: (optional)		
Representing Christian Care Ministry		
Position on Bill:	For	Against
	Neutral	X

My husband and I have been Medi-share members for just over 2 years. It is a healthcare alternative that has provided significant cost savings for us, and has allowed us to put money into savings as well as give to our local church and other non-profit organizations. MediShare is a non-profit organization that provides healthcare with heart. I recently had to utilize the program and received a call to ensure that I understand what the program did and didn't share in. They prayed with me for my medical event, and everything has operated as I expected.

In my experience

Medi-Share is not insurance, and absolutely should not be regulated as such. It is a voluntary program that has been clear about the limitations of the program. Thank you!

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Bill: HB20-1008

Date: 2-4-20

I have been a member of MediShare since 2015 & an employee at Christian Care Ministry since 2016. I

love the concept of sharing in one another's medical bills. Our program has guidelines & it is up to the members to be informed about their responsibilities.

I am opposed to any regulations that would change our program or guidelines - as it is currently member voted and agreed upon. I work in the department where members call with questions & of the 80,000 calls per month, less than 1% are escalated situations. Many of those situations are resolved favorably for the member. Medi-Share has been existing since 1993 & has shared almost \$4 billion in medical bills successfully.

Please don't attempt to regulate something that is voluntary & works for many families as it is.

Name	JEANI GREEN	
Address <i>(optional)</i>		
City <i>(optional)</i>	CO SPRINGS	Zip <i>(optional)</i>
Telephone: <i>(optional)</i>		
Email: <i>(optional)</i>		
Representing	CHRISTIAN CARE MINISTRY	
Position on Bill:	For	Against
	Neutral	

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Bill: HB20-1008

Date: 2/4/2020

I'm a member of Medi-Share, as
well as an employee. I am concerned
with HB20-1008 because it seems
to be over reach, considering Health
Care Sharing Ministries are not
insurance, as the bill exactly states. So, why should it be regulated
by the Division of Insurance. I heard complaints as well as
positive experiences, and feel there is legal recourse people can
take for misrepresentation, rather than rely on government oversight.
This issue seems to be driven by a bias of scale. In other words,
if the congregation of a small church decided to share one
another's medical bills, would you enforce regulation of the
sort stated in this bill upon them?! Of course not. So, just
because Medi-Share (which is recognized as a church) has over
400,000 members, why should that cause them to be regulated
while the smaller church isn't?

Name <u>Brian Phillips</u>		
Address (optional) <u>7131 Aspen Glen Ln</u>		
City (optional) <u>CO Springs, CO</u>	Zip (optional) <u>80919</u>	
Telephone: (optional) <u>(918) 527-4727</u>		
Email: (optional) <u>rbrian.phillips@gmail.com</u>		
Representing <u>myself/medi-share</u>		
Position on Bill:	For	Against
	Neutral	

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Bill:

Date:

2/4 / 2020

Name <u>Lynd Owens</u>		
Address (optional)		
City (optional)	Zip (optional)	
Telephone: (optional)		
Email: (optional)		
Representing <u>Christian Care Ministry</u>		
Position on Bill:	For	Against
	Neutral	

I am the Senior contracts administrator at Christian Care Ministry. Prior to that I was a member services representative responsible for providing member care. Not long after being hired, I received a call from a member, an attorney in Alaska stating that he had ALS. He began to cry as he described how he was losing control over his body. And I began to cry as he continued to describe his symptoms, PARALYSIS, intense pain, ^{and} a loss of muscle control. In other words, his body was becoming like jello, and there was nothing he could do. I offered words of comfort and prayer, and I started to sing to him. Not that my singing is great. It isn't, but in that moment my singing was music to his ears, solace to his heart, and my singing was affirmation of this member's humanity. And his level of care and compassion that we all need occurs daily at Christian Care Ministry because we are unique. I implore this Committee to preserve this unique by not passing HB 1008.

A few random facts: 4.3 Billion bills shared since 1993. 1.1 million since 2019 413,140 members.

classical physics

classical physics

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classical physics

classical physics

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Bill: HB 20-1008

Date: 2/4/20

My NAME IS KATHARAH ASHBY & I
 HAVE BEEN AN EMPLOYEE OF MEDI-
 SHARE FOR THE PAST 2 1/2 YEARS
 TO PRESENT. THE ULTIMATE POINT THAT I
 WOULD LIKE TO EXPRESS IS THAT MEDI-

Name <u>KATHARAH ASHBY</u>		
Address <small>(optional)</small>		
City <small>(optional)</small>	<u>CO. SPRINGS</u>	Zip <small>(optional)</small>
Telephone: <small>(optional)</small>		
Email: <small>(optional)</small>		
Representing <u>CHRISTIAN CARE MINISTRY</u>		
Position on Bill:	For	Against
	Neutral	

SHARE PROVIDES PEOPLE OF FAITH WITH A CHOICE. A CHOICE TO
 WALK OUT THEIR FAITH & SHARE IN OTHER PEOPLES MEDICAL
 BILLS THAT THEY AGREE WITH A CHOICE NOT TO PAY CO-INSURANCE
 OR HAVE TO DEAL WITH TRADITIONAL INSURANCES 80/20, 70/30
 AND SO ON & SO FORTH. WE ARE GAIN GIVING PEOPLE A CHOICE ON
 HOW THEY WANT THIS PROGRAM TO WORK FOR THEM BECAUSE WE
 WILL CO-EXIST WITH TRADITIONAL INSURANCE AS A SECONDARY. WE GIVE
 ALL OF OUR MEMBERS ACCESS TO THE ANSWERS THAT THEY ARE
 SEEKING VIA THE MEMBER PORTAL & THROUGH THE PHONE LINES.
 MEMBERS HAVE ACCESS TO PROVIDERS THAT ARE IN NETWORK & ^{DISCOUNTS} ~~DISCOUNTS~~
 AS WELL AS THE MEMBER VOTED GUIDELINES THAT THEY HAVE AGREED
 TO ABIDE BY.

My REQUEST IN THE PROCESS OF THIS BILL IS THAT THE PANEL
 BE MINDFUL OF THE CHOICES THAT YOU WILL MAKE THAT MAY NEGATIVELY
 EFFECT A GROUP OF PEOPLE WHO HAVE CHOSEN TO STAND BY THEIR
 BELIEFS & HAVE ACCESS TO A FULL UNDERSTANDING OF THE CHOICES THEY
 ARE MAKING.

THANK YOU FOR YOUR TIME

KATHARAH

PROPERTY ACQUISITION

1.1.1.1

1.1.1.2

1.1.1.3

1.1.1.4

1.1.1.5

1.1.1.6

1.1.1.7

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1.1.1.11

1.1.1.12

1.1.1.13

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Bill: HB20-1008

Date: 2/4/20

I am a member of Medi-Share as well as an employee since 2016. My position within the ministry - Sr. Member Solution Specialist. I am the first line in member services to address any member concerns regarding their medical bills or Program Guidelines.

Name <u>Tauni Hardersen</u>		
Address <i>(optional)</i>		
City <i>(optional)</i>	<u>Co Springs</u>	Zip <i>(optional)</i>
Telephone: <i>(optional)</i>		
Email: <i>(optional)</i>		
Representing <u>Medi-Share</u>		
Position on Bill:	For	Against
	Neutral	<input checked="" type="checkbox"/>

I am an expert regarding the guidelines and assist members in appeals processes, answering questions about ineligible billed amounts, and various ministry processes. I choose Medi-Share for my family's healthcare because I see first-hand the integrity the Ministry operates with. With the largely-automated bill processing, inevitably some billing errors may occur, and we are quick to correct any legitimate errors for our members. I am honored to be a part of this community. I agree with the principles behind the member-voted Guidelines, as do the other members as evidenced by the signing of our Testimony + Commitment Form. As such, the membership 'shares' (monthly contribution) remains an affordable option. I have been able to contribute thousands of dollars to other organizations, including those helping the homeless, widows + orphans, underprivileged children, and teen moms + moms-to-be in my community, as well as other organizations helping others abroad. I share the concerns of my brothers + sisters regarding allowing oversight of the Co Division of Insurance for religious ^{freedom} reasons; however, what I did not hear was that ^{though} enforcing unnecessary reporting requirements

on the ministry in & of itself will not "put us out of business," it will cost the ministry money. I know our ministry takes stewarding our Members funds very seriously & prayerfully, and that the additional cost of administration work would come from the Members contributions, thus forcing the ministry to raise our shares. The impact this will have on the amount of members who will not, as a result, be able to contribute as much toward other Kingdom goals (we have over 400,000 members) may seem small, but I assure you, this would make a significant impact on a very grand scale. We are the Body of Christ, and the generosity of our members is humbling. Thank you for considering this additional argument.

God Bless,

Taumi Rai Henderson