

Approved: February 25, 2008

Date

MINUTES OF THE HOUSE INSURANCE AND FINANCIAL INSTITUTIONS COMMITTEE

The meeting was called to order by Chairman Clark Shultz at 3:35 P.M. on February 21, 2008 in Room 527-S of the Capitol.

All members were present except:

Representative Tom Burroughs- excused
Representative Richard Carlson- excused
Representative Jeff Colyer- excused
Representative Mitch Holmes- excused
Representative Mike Kiegerl- excused
Representative Brenda Landwehr- excused

Committee staff present:

Melissa Calderwood, Kansas Legislative Research Department
Terri Weber, Kansas Legislative Research Department
Bruce Kinzie, Revisor of Statutes Office
Ken Wilke, Revisor of Statutes Office
Sue Fowler, Committee Secretary

Conferees appearing before the committee:

James Lansberry, Health Care Sharing Ministries

Others attending:

See attached list.

Hearing on:

HB 2783 **Voluntary non contractual mutual aid arrangements**

Melissa Calderwood, Legislative Research Department, provided a brief overview on **HB 2783**.

Proponent:

James Lansberry, Health Care Sharing Ministries, (Attachment #1), presented testimony before the committee in support of **HB 2783**.

Hearing closed on **HB 2783**.

Representative Grant without objection moved the minutes of February 20, 2008 be approved.

Next meeting will be Monday, February 25, 2008, 3:30 PM, in Room 527-S.

Meeting adjourned.

*...because faith, liberty, and charity
are essential to effective health care*

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Written Testimony for the Kansas House Insurance Committee

February 21, 2008

James Lansberry
President, Alliance of Health Care Sharing Ministries
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The Alliance of Health Care Sharing Ministries represents a group of ministries like the one that was exempted from the insurance code in 1994. Since that time, these ministries have been formed to help meet the health care cost needs of members by sharing funds voluntarily among other members of similar beliefs, just as the ministry exempted in 1994 did. The monthly amounts, or shares, each member contributes are sent to other members to help pay for their medical expenses and are administered by the health care sharing ministries, who act as clearinghouses for the shares.

Health care sharing ministries do not assume any risk or guarantee payment of medical bills and operate with voluntary cooperative sharing without a contractual transfer of risk. Health care sharing ministries also put a heavy priority on seeking to meet the spiritual and emotional needs of members through prayer and notes of encouragement from member to member.

The 1994 exemption is too narrow to include these newer ministries represented by the Alliance of Health Care Sharing Ministries because of a clause referring to the date of organization. However, because of their voluntary and ministerial nature, these newer ministries should also be recognized by the insurance code as ministries and not as health insurance companies.