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April 16, 2019

Chairwoman Ann Cummings  
Senate Finance Committee  
Vermont State House  
115 State Street  
Montpelier, VT 05633

RE: H. 524

Dear Chairwoman Cummings:

I am writing to you on behalf of United Refuah Health Share, ("United Refuah") the nation's first and only Jewish health care sharing ministry.

The founders of United Refuah, Boruch Chaim Maines and Shmuel Hoffman, saw the need for health care sharing in the Jewish Community. One of the foundations of Judaism is caring for our fellow in need. The for profit environment of the insurance world did not adequately satisfy this responsibility. In response to this religious need, we became a Health Care Sharing Ministry meeting all the requirements under the Affordable Care Act, and recognized as such by the Centers for Medicare and Medicaid Services.

I am concerned that H. 524, the individual mandate legislation, which will be considered by your committee does not include the exemption for health care sharing ministries as contained in the federal Affordable Care Act, the recently passed new Jersey individual mandate law, the Washington, DC law, and in the proposed legislation in Hawaii, Maryland and Washington state.

Removing this exemption will have a significant impact on our members, many of whom are lower income. A very high percentage of our members did not have health insurance prior to joining United Refuah, despite the existence of the federal individual mandate. Health care sharing is one piece of the puzzle to provide accessible, affordable healthcare. Please do not remove this option for those who rely on this alternative.

I would appreciate the opportunity to testify before your committee when you hold hearings on this issue. Thank you for your consideration.

Sincerely,

Moishe Katz  
Chief Operating Officer