

Chair and members of the Committee, my name is Lindsey Swindle, Director of Government & Policy Affairs for Christian Care Ministry, and I am here on behalf of Vermont Medi-Share members to oppose the proposed amendment to H.585 that would impose registration and ongoing reporting requirements on Health Care Sharing Ministries.

Medi Share is an accredited faith-based Health Care Sharing Ministry where for over 30 years our members have voluntarily shared in one another's eligible medical bills. For our members, being a part of the Medi-Share community is an expression of their faith in action. And while Health Care Sharing Ministries aren't the best fit for everyone, they are a meaningful option for many families who want their health care choices to reflect their faith. Every month, members share in each other members' medical bills.

As a faith-based community our members are empowered in their health care decisions while holding true to their religious beliefs. That is why many choose health care sharing to meet their family's health needs.

There are a lot of heavy issues happening in our communities, nationally and in the world. In difficult times it can be and feel isolating, as we remember six years ago, we saw just how vital it is to belong and be an active member of a

community. That is at the heart of Medi-Share, our members and staff are regularly praying for and encouraging each other through difficult health diagnoses and life celebrations.

When speaking with members there is a continuing theme that is shared, health care sharing is important to them because they have the opportunity to be a blessing to someone else during a difficult time. Our members have shared that they have not only received financial support for medical care but were provided emotional and spiritual support as well.

We value transparency and disclosures are available and accessible to members and the public. Various state agencies contact us directly to inquire about general membership numbers in their state, which we have been happy to share. This amendment creates a reporting structure that is excessive, burdensome and will lead to misleading reporting as HCSMs are not insurance.

In closing, I respectfully urge you to oppose adding this new language to H.585 that would impose registration and ongoing reporting requirements on Health Care Sharing Ministries. Thank you for your time and support of Vermonter's right and ability to choose a healthcare option that best meets their needs.