

SENATE CONCURRENT RESOLUTION NO. 3

A CONCURRENT RESOLUTION, Recognizing the mutual benefit between health care sharing and health savings accounts.

WHEREAS, health care cost support is an essential element of economic security for American families and individuals and families and individuals require more health care cost support choices, not fewer; and

WHEREAS, health care sharing ministries (HCSM) provide health care cost sharing arrangements among persons of similar and sincerely held religious beliefs and are administered by not-for-profit religious organizations; and

WHEREAS, Congress recognized the legitimacy of HCSMs in 2010, after granting participants in these ministries one of the nine exemptions from the individual mandate in the Affordable Care Act; and

WHEREAS, participation in a HCSM typically costs forty to sixty-five percent less than conventional health insurance; and

WHEREAS, for income earned in 2011, approximately seventy-two percent of HCSM participants were at or below four hundred percent of the federal poverty level (FPL), including approximately forty-four percent of HCSM participants were at or below two hundred percent of FPL; and

WHEREAS, when health savings accounts (HSA) were established as part of the Medicare Modernization Act in December 2003, citizens opening a HSA were required to also purchase a high deductible health insurance plan; and

WHEREAS, according to America's Health Insurance Plans (AHIP) Center for Policy and Research, as of January 2013, 15.5 million people in America have made HSAs their choice for health care cost support; and

WHEREAS, according to the same report, the states with the highest HSA enrollment is Illinois, Texas, California, Ohio, and Michigan; and

WHEREAS, according to the same report, children under the age of nineteen comprise the largest group of lives covered by a HSA; and

WHEREAS, another AHIP report shows that eighty-three percent of HSA owners have incomes that put them in the middle income class or lower; and

WHEREAS, according to the Society of Human Resource Management, forty-three percent of employers offered HSAs in 2012:

NOW, THEREFORE, BE IT RESOLVED, by the Senate of the Ninetieth Legislature of the State of South Dakota, the House of Representatives concurring therein, that the South Dakota Legislature recognizes the mutual benefit that would be created if citizens who opened a health savings account would have the ability to choose between participation in a health care sharing ministry or the purchase of a high deductible health insurance plan; and

BE IT FURTHER RESOLVED, that the South Dakota Legislature encourages Congress to support federal legislation as necessary to create this additional health care cost support choice.

Adopted by the Senate,
Concurred in by the House of Representatives,

January 28, 2015
January 30, 2015

Matt Michels
President of the Senate

Kay Johnson
Secretary of the Senate

Dean Wink
Speaker of the House

Arlene Kvislen
Chief Clerk of the House