



# In 38 states, churches can't help people pay their insurance premiums

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As churches and charities are legally shut out of helping pay people's high medical costs in most states, congressmen and advocates are rallying to "allow charities to be charitable."

"People with chronic, rare, and acute diseases have the right to get the help from third party organizations, and insurers have no sound reason to deny these payments," said Rep. Randy Hultgren (R-Ill.), a co-sponsor of the Access to Marketplace Insurance Act.

The bill would lift bans on charitable medical payments for health plans on 38 state exchanges.

The prohibition "discriminates against some of our most vulnerable citizens, who have no other means of paying the high out-of-pocket costs," Hultgren continued, insisting that the government must "allow charities to be charitable."

When the Affordable Care Act was passed, the law's supporters said it would stop insurance companies from denying coverage for pre-existing conditions. However, some say a new regulation has "created the new 'pre-existing condition'."

In 2014, the Center for Medicaid and Medicare Services ruled that on the health care law's exchanges, insurers didn't have to accept third-party payments of premiums by charitable non-profits; they only had to accept payments from certain "state and federal government premium programs," the Marketplace Access Project explained. The project advocates for charities to be allowed to help pay for premiums.

38 states then disallowed the charitable payments for health plans on their exchanges. This can put a heavy burden on patients with chronic health conditions, though. The costs of some long-term medical treatments can add up to an exorbitant sum.

"CMS is functionally enabling insurers to exclude patients with expensive – yet devastating – conditions from their plans," the project stated.

For instance, according to the National Hemophilia Foundation, someone suffering from severe hemophilia could incur up to \$300,000 a year in treatment costs. Despite the health care law capping out-of-pocket medical expenses, some families still needed the help of charities and non-profits to pay their medical bills.

Someone waiting for a kidney transplant – currently more than 100,000 Americans – will need expensive weekly treatments just to survive, according to the American Kidney Association.

Unable to pay for a health plan they need, people might resort to skipping treatments, enrolling in Medicare or Medicaid, or using emergency rooms for health care, the Marketplace Access Project claims.

So the bill, introduced by Rep. Kevin Cramer (R-N.D.) last November, allows these charities and other third parties to continue making these payments. The list of 94 co-sponsors is bipartisan: more than 30 Democrats have co-sponsored the bill.

"The law already compels insurance companies to accept premium assistance from the Affordable Care Act, Indian Tribes, and State or federal programs," Cramer stated. "Individual Americans should also have the right to organize and do the same through their charity of choice. We need to allow charities to be charitable."

<http://www.catholicnewsagency.com/news/in-38-states-churches-cant-help-people-pay-their-insurance-premiums-93125/>

# H.R. 3742: The Access to Marketplace Insurance Act

## List of Co-sponsors by State

### Alabama (1)

Terri Sewell (D-7)

### Arizona (4)

Ann Kirkpatrick (D-1<sup>st</sup>)  
Martha McSally (R-2<sup>nd</sup>)  
Matt Salmon (R-5<sup>th</sup>)  
Ruben Gallego (D-7<sup>th</sup>)

### California (7)

Doug LaMalfa (R-1<sup>st</sup>)  
John Garamendi (D-3<sup>rd</sup>)  
Jackie Speier (D-14<sup>th</sup>)  
Eric Swalwell (D-15<sup>th</sup>)  
Julia Brownley (D-26<sup>th</sup>)  
Pete Aguilar (D-31<sup>st</sup>)  
Ken Calvert (R-42<sup>nd</sup>)

### Colorado (3)

Scott Tipton (R-3<sup>rd</sup>)  
Doug Lamborn (R-5<sup>th</sup>)  
Mike Coffman (R-6<sup>th</sup>)

### Florida (10)

Gwen Graham (D-2<sup>nd</sup>)  
Bill Posey (R-8<sup>th</sup>)  
Alan Grayson (R-9<sup>th</sup>)  
Daniel Webster (R-10<sup>th</sup>)  
Rick Nugent (R-11<sup>th</sup>)  
David Jolly (R-13<sup>th</sup>)  
Kathy Castor (D-14<sup>th</sup>)  
Alcee Hastings (D-20<sup>th</sup>)  
Ted Deutch (D-21<sup>st</sup>)  
Debbie Wasserman Schultz (D-23<sup>rd</sup>)

### Georgia (2)

Rick Allen (R-12<sup>th</sup>)  
David Scott (D-13<sup>th</sup>)

### Illinois (4)

Bobby Rush (D-1<sup>st</sup>)  
Danny Davis (D-7<sup>th</sup>)  
Randy Hultgren (R-14<sup>th</sup>)  
Adam Kinzinger (R-16<sup>th</sup>)

### Indiana (3)

Todd Rokita (R-4<sup>th</sup>)  
Larry Bucshon (R-8<sup>th</sup>)  
Andre Carson (D-7<sup>th</sup>)

### Kentucky (2)

Edward Whitfield (R-1<sup>st</sup>)  
Brett Guthrie (R-2<sup>nd</sup>)

### Louisiana (4)

Cedric Richmond (D-2<sup>nd</sup>)  
Charles Boustany (R-3<sup>rd</sup>)  
Ralph Abraham (R-5<sup>th</sup>)  
Garret Graves (R-6<sup>th</sup>)

### Maine (1)

Chellie Pingree (D-1<sup>st</sup>)

### Maryland (1)

Dutch Ruppersberger (D-2<sup>nd</sup>)

### Michigan (1)

Mike Bishop (R-8<sup>th</sup>)

### Minnesota (1)

Tom Emmer (R-6<sup>th</sup>)

### Missouri (1)

Billy Long (R-7<sup>th</sup>)

### Montana (1)

Ryan Zinke (R-At Large)

### Nebraska (2)

Jeff Fortenberry (R-1<sup>st</sup>)  
Brad Ashford (D-2<sup>nd</sup>)

### Nevada (1)

Joe Heck (R-3<sup>rd</sup>)

**New Jersey (2)**

Leonard Lance (R-7<sup>th</sup>)  
Albio Sires (D-8<sup>th</sup>)  
Frank LoBiondo (R-2<sup>nd</sup>)

**North Carolina (5)**

Walter Jones (R-3<sup>rd</sup>)  
David Price (D-4<sup>th</sup>)  
Robert Pittenger (R-9<sup>th</sup>)  
Mark Meadows (R-11<sup>th</sup>)  
Alma Adams (D-12<sup>th</sup>)

**Pennsylvania (6)**

Mike Kelly (R-3<sup>rd</sup>)  
Michael Fitzpatrick (R-8<sup>th</sup>)  
Bill Shuster (R-9<sup>th</sup>)  
Tom Marino (R-10<sup>th</sup>)  
Matt Cartwright (D-17<sup>th</sup>)  
Tim Murphy (R-18<sup>th</sup>)

**Utah (3)**

Rob Bishop (R-1<sup>st</sup>)  
Chris Stewart (R-2<sup>nd</sup>)  
Mia Love (R-4<sup>th</sup>)

**Wisconsin (3)**

Mark Pocan (D-2<sup>nd</sup>)  
Jim Sensenbrenner (R-5<sup>th</sup>)  
Glenn Grothman (R-6<sup>th</sup>)

**New Mexico (1)**

Michelle Lujan Grisham (D-1<sup>st</sup>)

**North Dakota (1)**

Kevin Cramer (R-At Large)

**Tennessee (2)**

John Duncan (R-2<sup>nd</sup>)  
Marsha Blackburn (R-7<sup>th</sup>)

**Virginia (9)**

Rob Wittman (R-1<sup>st</sup>)  
Scott Rigell (R-2<sup>nd</sup>)  
Randy Forbes (R-4<sup>th</sup>)  
Robert Hurt (R-5<sup>th</sup>)  
Robert Goodlatte (R-6<sup>th</sup>)  
David Brat (R-7<sup>th</sup>)  
Morgan Griffith (R-9<sup>th</sup>)  
Barbara Comstock (R-10<sup>th</sup>)  
Gerald Connolly (D-11<sup>th</sup>)

**New York (3)**

Peter King (R-2<sup>nd</sup>)  
Yvette Clarke (D-9<sup>th</sup>)  
Chris Collins (R-27<sup>th</sup>)

**Ohio (8)**

Brad Wenstrup (R-2<sup>nd</sup>)  
Joyce Beatty (D-3<sup>rd</sup>)  
Bob Latta (R-5<sup>th</sup>)  
Bob Gibbs (R-7<sup>th</sup>)  
Marcy Kaptur (D-9<sup>th</sup>)  
Michael Turner (R-10<sup>th</sup>)  
Tim Ryan (D-13<sup>th</sup>)  
Steve Stivers (R-15<sup>th</sup>)

**Texas (3)**

John Culberson (R-7<sup>th</sup>)  
Sheila Jackson Lee (D-18<sup>th</sup>)  
Marc Veasey (D-33<sup>rd</sup>)

**Washington (1)**

Adam Smith (D-10<sup>th</sup>)  
**Suzan DelBene (D-1<sup>st</sup>)**