

State of South Dakota

NINETIETH SESSION
LEGISLATIVE ASSEMBLY, 2015

912W0509

SENATE CONCURRENT RESOLUTION NO. 3

Introduced by: Senators Jensen (Phil), Greenfield (Brock), Hagggar (Jenna), Holien, Lederman, Monroe, Novstrup (David), Olson, Omdahl, Rampelberg, Solano, and Van Gerpen and Representatives Craig, Brunner, Campbell, DiSanto, Haugaard, Hickey, Hunt, Klumb, Latterell, Marty, May, Russell, Stalzer, Wiik, and Zikmund

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

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

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

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

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



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

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

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

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

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

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

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

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

24 BE IT FURTHER RESOLVED, that the South Dakota Legislature encourages Congress to

- 1 support federal legislation as necessary to create this additional health care cost support choice.