

No. 9917

(Operational Business Item)

CONCERNING CHURCHWIDE HEALTH CARE INSURANCE

ADOPTED by the General Assembly

WHEREAS, the General Board of the Christian Church in 1970, along with resolutions from 12 regional assemblies, requested that the Pension Fund explore the feasibility of a group health care insurance plan for ministers, church employees, and their families so that the Churchwide Health Care program was begun January 1, 1972, having been approved by the General Board in July 1971, and affirmed by the General Assembly meeting in Louisville, Kentucky, October 15-20, 1971; and

WHEREAS, this program continues to provide coverage to these eligible persons in a health care environment totally different than it was 30 years ago; and

WHEREAS, this program has been self-insured since 1992, so that the costs incurred by the group are the costs that must be paid for by the premiums; and

WHEREAS, the claims for the Churchwide Health Care program exceeded premiums by \$1.7 million in 1997 and \$1.4 million in 1998, so that premium increases of 12% in 1998 and 19% in 1999 were needed, and this is similar to what other denominational healthcare plans have experienced through increases in 1999 of 25% (United Church of Christ) and 12-16% (Evangelical Lutheran Church in America); and

WHEREAS, the Pension Fund, as the health care administrator has consistently sought to keep such increases at a minimum through such action as offering a \$500 deductible plan in addition to the \$200 per year deductible one and changing claim administrators (Travelers, Acordia, and now The TPA) to reduce administrative costs as well as seeking to combine the program with that of the United Church of Christ and nine other denominations but finding that no cost savings would result; and

WHEREAS, many smaller Disciple congregations have to choose to cover this health care insurance increase over a salary increase for their ministers and employees, (in many regions, the average Disciple congregation is under 100 members and only barely able to sustain a full time professional minister); and

WHEREAS, this high increase of health care insurance is encouraging many ministers and

church employees to seek coverage elsewhere in their communities or to switch coverage to their spouse's employment, thus decreasing the base number of those who remain in the Churchwide Health Care Group; and

WHEREAS, the continual movement toward more managed care causes disruptions in the delivery system which forces persons to choose new physicians and hospitals or pay higher co-payments;

THEREFORE, BE IT RESOLVED that the Christian Church (Disciples of Christ) in the United States and Canada, meeting in the General Assembly in Cincinnati, Ohio, October 8-12, 1999, reaffirm its encouragement for providing affordable quality health care insurance for ministers and church employees; and

BE IT FURTHER RESOLVED that the General Assembly reaffirm its support for the Churchwide Health Care program administered by the Pension Fund and encourage each congregation, region, and general unit to participate on behalf of all its employees (lay or ordained) so as to increase the base of participation; and

BE IT FURTHER RESOLVED that the General Assembly encourage the Pension Fund to continue to look for new and innovative ways to provide health care benefits that are reasonable and affordable; and

BE IT FURTHER RESOLVED that the General Assembly send this resolution of concern to the Board of the Pension Fund of the Christian Church (Disciples of Christ).