

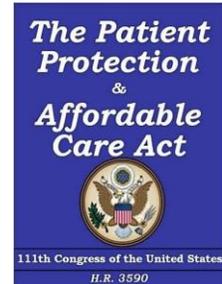


“From Where I Sit ...”

“CME Health Care and the Patient Protection & Affordable Health Care Act”

Fifty years after Dr. Martin Luther King’s historic “I Have a Dream” speech, we as people of color (especially Black People) find ourselves in the midst of another major political confrontation regarding health insurance and many of us are not only confused about what is happening, but unsure about what steps we ought to be taking at the present time. The confusion arises from the roller-coaster impact of the exuberance for the opportunities that arose from the passing of President Obama’s proposed legislation known as the “Patient Protection and Affordable Health Care Act” and the despair brought about by the US House of Representatives’ more than forty (40) attempts to overturn or de-fund this historic legislation. Yes, it’s confusing to see such influential leaders of our nation striving so diligently to deny these important benefits to the millions of citizens who so desperately need them.

In addition to this confusion, there exists the need to know just how this Act affects the CME Church. Although I do not hold myself out to be an expert on this subject, there are some basics that will help us all to understand the terrain we must traverse. For the CME Church, the basic impact of the Act will apply to individuals. Individuals will be mandated to have medical insurance; either through their employment as an employee, or through an individual policy. If an individual is unable to secure insurance through the traditional methods, then the Act will require the individual to secure insurance through a state (or federally) sponsored exchange.



The effective date for the implementation of this Act is January 1, 2014 and any person who fails to obtain insurance through either of the above options will be subject to a penalty. Persons with income at 400% of the poverty level or below may be eligible for a subsidy for the federal government.

There are several layers of implication for which the CME Church should be aware:

- 1) **Employer Mandate** – The employer mandate, which has been deferred until January 1, 2015, requires employers who have 50 or more employees to provide health insurance. To my knowledge, we have no churches, agencies, or departments that employ 50 or more employees, so this mandate when it does become effective, should not have any impact or effect on the CME Church.
- 2) **Individual Congregants** – Although not required to provide insurance to attendees, local congregations may be called upon to assist congregants to gain an understanding of the Act and to assist them with suggested options and acceptable possibilities.
- 3) **Pastors and Lay Employees** – Absent a CME group plan for pastors and full-time lay employees, Churches may feel a moral obligation to assist their pastors and other employees to have appropriate insurance and to not be in violation of the Act. This is especially important for pastors who have no other employment or who wish to be full-time. Having a CME group plan would make this possibility very feasible.

The Good News is that after ten long years of work to secure a major medical insurance plan for the CME Church, just nine months ago God opened a door that has recently led to an answer to our prayer. And God’s answer has far surpassed our hopeful dream. Where we dared to ask for a major medical insurance plan, God has provided a three-part health care answer that includes 1) a group major medical insurance plan for our pastors and full-time lay employees under the age of 65, 2) a group Retiree Medical plan for our pastors and full-time lay employees

65 and over and our retired pastors coupled with 3) an AFLAC benefits plan that includes a medical benefits program along with a host of other offerings.

By the time you read this article, enrollment will be well underway for participation in this unique program. A program that not only provides a solution to the long requested need for health insurance, but a program that makes it far easier for CME's to meet the legal requirements of the Affordable Care Act.

"How does the Plan work?" you might ask. Included with a basic monthly membership fee of \$14.99 is the opportunity for those Pastors and Lay employees under the age of 65 to secure major medical insurance coverage through a nationwide Blue Cross Blue Shield program that will follow pastors as they may move across the country. Premiums will be based on the age and residential zip code of the insured participant. The effective date of the Plan is January 1, 2014 which, according to the Affordable Care Act, will eliminate pre-existing conditions as a prohibition to enrollment.



For the Pastors and Lay employees 65 and over and any already retired Pastors, a Group Retiree Medical Program with GTL (Guaranteed Trust Life Insurance Company) has been designed which mimics the Plan "F" Medicare Supplement with three exceptions: 1) the program offers three deductibles (\$0, \$500 and \$2,000) with corresponding premium schedules and 2) the program is "guaranteed issued" to all enrollees including those who may have missed their initial enrollment date and 3) there is full coverage of pre-existing conditions no matter what health problems may have previously occurred. Premiums are on a group basis with age bands which means that all premiums are established based on the location of the CME Church Headquarters in Memphis, TN. Persons living in New York or Florida, which are the non-group participating states, will be subject to a different enrollment process and premium schedule. The effective date for this program is October 1, 2013.

An additional benefit of the membership is the opportunity for all of the Pastors and Lay employees regardless of age to participate in the offerings of AFLAC (American Family Life Assurance Company). This highly publicized program offers the following, all of which are underwritten by AFLAC: 1) Hospital Indemnity Insurance, 2) Accident Plan, 3) Critical Illness, 4) Whole Life and 5) Disability (for those who wish additional limits beyond those offered in the CME Retirement Plan). Additional offerings include 1) Term Life (underwritten by KMG/Humana), 2) Dental (underwritten by Nationwide) and 3) Vision (underwritten by CS Benefits). Benefits of this program may be selectively paired with either of the other two programs to enhance coverage where appropriate or desirable. The effective date is October 1, 2013 and premiums may be customized for weekly, monthly or other frequencies.

Pastors and employed Lay persons under 65 interested in participating in the Blue Cross Blue Shield major medical program may call **(877) 517-8900** and Pastors and employed Lay persons 65 and older or retired Pastors interested in participating in the GTL Group Retiree Medical Program (which mimics the Plan "F" Medicare Supplement Plan) may call **(877) 936-2991** for further information and procedures for enrollment.

I am greatly pleased that after more than 140 years as a denomination, we will finally have a health care program that will benefit the leaders of our congregations at every age. This will be a paradigm shift for the CME Church. Or at least that is the way it looks to me ...

"From Where I Sit"

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(Copies of earlier articles may be found on the
Personnel Services Webpage of the CME Website at www.c-m-e.org)