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Healthcare Bill Won't Diminish Essential Features of Church Medical Plan

PHILADELPHIA (May 4, 2017) — The American Health Care Act (AHCA), passed today by the U.S. House of Representatives, would not affect coverage under the Medical Plan of the Presbyterian Church (U.S.A.) should it become law.

“Even before the Affordable Care Act was signed into law, our Medical Plan covered what’s now required by the ACA,” said Patricia M. Haines, Executive Vice President and Chief Benefits Officer of the Board of Pensions. The Board administers the plan for the Church, supporting congregations and other PC(USA)-affiliated employers and their employees.

The Medical Plan includes a PPO (preferred provider organization) and an EPO (exclusive provider organization). Both exceed the benefits currently required under the ACA. Ms. Haines said the PPO and EPO coverage provisions would not change should the AHCA become law.

The most notable changes in the AHCA, which still faces a Senate vote, would permit states to obtain waivers from the following significant provisions now required of insurers under the ACA:

- a basic set of benefits, including emergency services, maternity care, and mental health and substance abuse services
- uniform pricing for customers in the same area of the same age (e.g., those with pre-existing conditions may not be charged higher prices)
- pricing for the oldest customers of no more than three times pricing for the youngest (The House bill would shift from a 3:1 ratio to a 5:1 but allow states to waive that rule and establish an even higher ratio.)

“As administrators of the Benefits Plan of the PC(USA), it’s our responsibility to serve as a witness to the world of what Christ wished for each of us,” Ms. Haines said. “Our plan is built on foundational values, including compassionate care, community, and justice. The changes set forth in the AHCA do not align with these values.”

Ms. Haines said, “The House bill would severely cut access to healthcare currently provided by the ACA and hurt the most vulnerable among us.”

About the Board of Pensions

The Presbyterian Church (U.S.A.) is a connectional church. The Board of Pensions, one of six agencies of the General Assembly of the PC(USA), fulfills a unique role in the community by upholding the commitment made by congregations to care for installed pastors and by providing ways for churches and other Presbyterian-affiliated employers to care for other ministers of the Word and Sacrament and other employees. The Board administers the church Benefits Plan, serving about 20,600 pensioners and survivors, 12,900 active plan members, 18,300 dependents, and 8,700 inactive members (those with vested pension credits who are not actively participating in the plan).