



Minimum Standards for Medical Insurance

2024

Formulary No. 5 states, “Such insurance coverages shall meet or exceed the minimum standards stipulated by the Board of Benefits Services.” The minimum standard of coverage established by the Board of Benefits Services (BOBS) will be met by offering coverage that approximates the consumer plan, as offered by the RBA.

The consumer plan carries a coinsurance of 80 percent, an individual, in-network deductible of \$2,000 and a family deductible of \$4,000. The maximum, in-network, out-of-pocket cost is \$5,000 for an individual and \$10,000 for a family. Coverage is 80 percent after the deductible has been met and until the out-of-pocket maximum has been reached. Once the out-of-pocket maximum has been met, the plan covers 100 percent of eligible medical expenses.

Churches may not provide Medi-Share, or similar programs, for their minister in lieu of traditional health insurance. Although Medi-Share is Christian-based and encourages participants to live a healthy lifestyle, the government does not recognize these programs as health insurance. They are a bill-sharing service. BOBS is mandated to uphold the requirements set forth by the *Book of Church Order (BCO)*, which requires churches to provide health insurance. Therefore, Medi-Share and similar programs are not suitable alternatives.