

Report to the 29th General Synod of the United Church of Christ

Affirming Health Care Coverage for United Church of Christ Authorized Ministers and Their Families

Prior to the adoption of this Resolution of Witness, discussions began taking place between the leadership of several of the responsible bodies identified in the resolution. The Pension Boards began to price its health insurance using age banding which significantly decreased the cost of coverage to those less than 40 years of age while not correspondingly increasing the cost to those older. The Pension Boards also reviewed its previously developed actuarial analysis of the adverse cost implications of changing its current health condition rating procedure for re-entering or late entering the health plan. The previous analysis indicated there would be significant negative cost implications to all plan enrollees should the pre-existing condition barriers to entry be eliminated.

On Tuesday, July 5, 2011 the Twenty-eighth General Synod adopted the resolution, Affirming Health Care Coverage for United Church of Christ Authorized Ministers and Their Families and charged the Executive Council, Local Church Ministries, the Conferences, Associations and The Pension Boards of the United Church of Christ with its implementation. In the fall of 2011 the Collegium of Officers asked Associate General Minister, W. Mark Clark to lead the implementation efforts on behalf of the Synod-named bodies. Working with Executive Council Chair Rev. Penny Lowes, a special taskforce was named to examine and resolve the issues central to implementation.

Members of the taskforce are; Mr. Clark, Rev. Sheldon Culver as a representative of The Pension Boards, Rev. Mike Denton, Pacific Northwest Conference Minister, which brought the resolution, Rev. Mike Schuenemeyer, the Executive and Minister for Health and Wholeness Advocacy, Ms. Barbara Baylor, the Minister for Healthcare Justice, Rev. Petra Malleis-Sternberg, the Pastor of First Congregational UCC in San Bernardino, California, Rev. David McCurdy, who facilitate the educational intensive on the resolution at the Twenty-eighth General Synod and Rev. Elizabeth Dilly, a representative of the Ministerial Excellence, Support and Authorization Ministry. At the request of Mr. Clark, Mr. Lee Foley, Minister for Governing Body Relations, audited the work of the taskforce.

The taskforce has discussed health care insurance in general and specifically the problems of those UCC clergy who, for one reason or another, are now not covered, but wish to be covered, by plans offered by The Pension Boards. Rev. Schuenemeyer called the situation, “an enormous challenge” trying to balance a justice issue for those without coverage against the fiduciary responsibilities of The Pension Boards, its Board of Trustees and management team. Rev. Culver agreed saying the justice issue is indeed double-sided. “Clearly there is a justice issue for those who are now not covered. But, the sustainability of the plan must be protected for the whole, so that all those now

covered are not encumbered with enormous premium increases.”

There is an initial consensus that there is a need for education at the Conference and Association levels and at the seminaries of the UCC to make new pastors aware of early-career decisions that will impact them through retirement. Rev. Culver, who serves as the Illinois South Conference Minister, offered that the Conferences and Associations must be the conduit for such education, that they must work with incoming pastors who are about to take their first call and provide them with information to protect them and their families.

It was also acknowledged by the taskforce that the issue is significantly complicated by the uncertain future of the implementation of the Affordable Care Act. The Pension Boards estimates that as much as 25 percent of its current enrollees would be eligible for coverage through state exchanges. Until the courts acted and the administration and states make progress on its full implementation, it is difficult to assess the level of changes needed or desired in the current plan.

The taskforce did determine it would be helpful to review information from The Pension Boards regarding enrollment denials and the actuarial estimates it has regarding the impact on premiums and plan enrollment changes that would result from any change to current enrollment policy up to and including full open enrollment. However the press of business led to that information not being requested from The Pension Boards prior to the submission of this report, and the taskforce did not hold any subsequent meetings.

The taskforce will continue to review this matter and will provide additional reports as appropriate to the United Church of Christ Board during the coming biennium.

Respectfully submitted,
W. Mark Clark
Associate General Minister