

**From:** [Buddy Combs](#)  
**To:** [Ingalls, Christopher](#)  
**Subject:** RE: from KING 5 News - Seattle  
**Date:** Wednesday, February 21, 2024 2:37:17 PM  
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Chris, below is OneShare's statement:

In 2020, the Washington Office of the Insurance Commissioner asserted that OneShare Health did not meet the legal definition of a health care sharing ministry under Washington law. OneShare continues to assert that OIC's characterization of the ministry is legally and factually incorrect. However, to avoid protracted and costly litigation, which was not in the best interests of our nationwide membership, OneShare signed a consent agreement in which we agreed to pay a fine and to not enroll new members in the state. In exchange, OneShare was not required to cancel any memberships and was expressly authorized to continue serving existing members who had enrolled prior to the dispute. The commissioner's cease and desist order was rescinded. We did not concede OIC's legal arguments.

We are proud of what we do for our members, who have trusted us to help them share over \$200 million in medical bills in the last five years. Our member enrollment process is clear and exhaustive. Each member is required to attest to our Statement of Beliefs, which is founded on and cites Biblical principles. Each member must sign a member agreement which lays out clearly the nature of the organization and the expectations for both the member and the ministry. We provide extensive disclosures in our enrollment process, in the member agreement, and in our member sharing guidelines to ensure a full understanding of who we are and what we do.

Regarding the case you referenced that we recently settled, it involved only claims by members who enrolled on or before August 10, 2018, when the programs were administered by Alieria Healthcare, an entity with whom we naively placed a crucial part of our operations starting in 2017. When we discovered Alieria's wrongdoing in 2018, we acted immediately to end the relationship. While our actions were prompt, they were not quick enough to prevent some of our members—and the entire ministry—from suffering harm. Alieria filed for bankruptcy in 2021, so those harmed by them were unable to

complete their pursuit of claims against Alera. We worked tirelessly for months to achieve a positive outcome for these members that includes supporting their efforts to recover compensation from the Alera bankruptcy and Alera insiders. The parties will continue to work together to obtain justice for those members harmed by Alera.



## Buddy Combs

*Chief Legal Officer/General Counsel*

[REDACTED]  
[REDACTED]  
[REDACTED]



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