**Procedure for Requesting Assistance with the Payment of a Minister's Health Insurance Premium**

Committee on Diaconal Ministries
of the Orthodox Presbyterian Church

**Overview:**

- The Committee on Diaconal Ministries (CDM) has established a program by which it may, for a determined period of time, provide diaconal assistance to help pay the health insurance premiums of OPC ministers. This is undertaken for churches or presbyteries that cannot afford the entire cost of the premium due to temporary financial constraints.
- The CDM has determined that it is appropriate for it to become involved in order to help avoid the larger diaconal expense that may result if healthcare bills are incurred due to a lack of insurance coverage.

**Procedure:**

- The CDM provides a form entitled, "Form for Requesting Assistance With the Payment of a Minister's Health Insurance Premium"
  - This form is available upon request or at OPC.org, under Ministries - Diaconal Ministries at http://opc.org/committee_dm.html
  - The form can be printed and mailed in, or completed on line and submitted by email.
  - The form should be submitted by a Presbytery or a Presbytery Diaconal Committee (PDC). Only in rare instances would the CDM provide help apart from the request, advice, and oversight of a closer court of jurisdiction.
  - If possible, the form should be accompanied by financial documentation that defines the need and supports the request.
  - The form should be accompanied by a report of the Presbytery's or PDC's investigative work, as well as their conclusions and advice to the CDM in this matter.
  - The completed form is received by the CDM Administrator, who will forward it to the Ministers and Widows Subcommittee and, if the committee requires further information, will contact the requestor for more details.

- The CDM receives the completed form with the expectation that the Presbytery or PDC has:
  - Received the request from a session or deacon board that has determined that the need cannot be fully met within the local congregation
  - Examined the request and ascertained the legitimacy and extent of the need
  - Determined that the need cannot be fully met within the Presbytery
  - Participated in responding partially toward the need, if at all possible

- Diaconal assistance will *not* be granted:
  - In a church-planting situation
  - To enable a church to issue a call to a pastor
  - To provide an ongoing subsidy to offset a shortfall in a church's annual budget beyond five years

- Diaconal assistance will be granted with the understanding that:
  - The CDM's assistance shall be extended for a maximum of five years
  - The CDM shall pay a portion of the premium, and its portion shall decrease each year

- The presbytery and the congregation shall each pay a portion of the premium, and their portion shall increase each year
- The local congregation shall include the entire cost of the premium in their annual budget
- The local congregation shall pay the premium
- The CDM shall send its portion of the payment directly to the local congregation on a quarterly basis
- The CDM shall not be responsible for healthcare expenses incurred should the minister choose not to have health insurance coverage after the 5-year period has ended
- If diaconal assistance is requested for payment of a retired minister's health insurance premium, the funds may be taken from the Obadiah Fund

- The cost of the health insurance premium shall be covered according to the following formula:
  - First year – the congregation and presbytery together would supply 50% of the costs, and the CDM would supply 50%
  - Second year – the congregation and presbytery supply 60% and the CDM 40%
  - Third year – the congregation and presbytery supply 70% and the CDM 30%
  - Fourth year – the congregation and presbytery supply 80% and the CDM 20%
  - Fifth and final year – the congregation and presbytery supply 90% and the CDM 10%

- The CDM shall require that a Request Form and supporting documentation be re-submitted each year of the 5-year cycle by September 15th, enabling the CDM to re-evaluate the request annually at its fall meeting.

**Contact:**

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