

**STATE OF NEW HAMPSHIRE  
INSURANCE DEPARTMENT**

**In Re: House of Prayer and Life, Inc. d/b/a Jericho Share  
Docket No.: Ins. No. 22-035-EP**

**CONSENT ORDER**

This Consent Order is made between the New Hampshire Insurance Department (“NHID”) and House of Prayer and Life, Inc. d/b/a Jericho Share (“Respondent”), the terms of which are as follows:

**FINDINGS OF FACT**

1. Respondent is a Texas based non-profit located at 784 Davidson St, Houston, Texas.
2. Respondent is not licensed as an insurance company and holds no licenses, certificates, or other approvals to engage in the business of insurance in New Hampshire.
3. Respondent markets, solicits and administers health plans in New Hampshire and advertises its products as alternatives to traditional health insurance to New Hampshire consumers.
4. Respondent claims to be a Health Care Sharing Ministry (“HCSM”) that is exempt from insurance regulation in New Hampshire under NH RSA 126-V.
5. The Department asserts that Respondent is unable to meet the requirements of RSA 126-V because it does not act as a facilitator among participants who have financial and medical needs by matching those participants with other participants with the present ability to assist with financial and medical needs, and instead charges all members a “monthly share amount” (a monthly premium) and then pays or does not pay for members’ needs in its sole discretion.
6. Respondent asserts that it has no discretion to pay for members’ needs because it

maintains an automated cloud-based ShareBox technology that automatically fulfills qualifying eligible medical needs submitted to Jericho Share with contributions from other like-minded members. ShareBox is an application that applies a matching algorithm for share requests and members' contributions based upon the eligibility of a request and the funds available in the ShareBox.

7. Respondent has been cooperative with the NHID throughout its investigation and has made changes to its business model in an effort to better come into compliance with New Hampshire law.
8. Respondent neither admits nor denies the conclusions of law set forth in this order, does not admit liability or damages to anyone else as a result of the allegations set forth herein, and expressly denies any and all such liability, and instead seeks to buy peace with the NHID through this Consent Order.

#### **CONCLUSIONS OF LAW**

Based on the foregoing Findings of Fact and the applicable provisions of law, the NHID concludes and finds the following Conclusions of Law:

- a. Respondent is subject to the jurisdiction of the NHID;
- b. Respondent violated NH RSA 405:1 by operating as an unlicensed insurance company; and
- c. Respondent violated NH RSA 417:3 and NH RSA 417:4, I(h) by misleading consumers into believing they joined a valid healthcare sharing ministry which is exempt under NH RSA 126-V.

#### **ORDER**

WHEREFORE, the NHID orders and Respondent consents to the following:

- a. Respondent waives all rights to a formal administrative hearing in this matter and agrees that this Consent Order shall have the full force and effect of an Order fully entered in accordance with the adjudicatory procedure provided for in RSA Chapter 541-A and Ins Part 200.
- b. For the purposes of resolving this matter without a formal administrative hearing, Respondent agrees to the following:
  - i. Respondent will cease and desist all of its operations in the state on December 31, 2023;
  - ii. Respondent will communicate the cease of its operations in the state to all its current NH members 3 times, on July 1, 2023, September 1, 2023, and November 1, 2023, via the communication provided as Attachment A to this Order; and
  - iii. A \$100,000.00 administrative penalty, with \$85,000 suspended. The imposed \$15,000 penalty is due upon execution of this consent order and must be paid by check made payable to "Treasurer, State of New Hampshire", and mailed to the attention of Sarah Prescott, New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, New Hampshire 03301.
- c. In the event that Respondent fails to meet any of the terms set forth in this section, the NHID may institute further administrative proceedings under the authority of RSA 400-A:15, III or any other applicable law, and may immediately impose the suspended \$85,000 administrative penalty without a hearing.
- d. By entering into this Consent Order, the NHID and the Respondent intend to fully

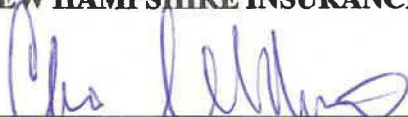
resolve all issues relating to the above-mentioned matters. This Consent Order shall be deemed a complete settlement and full and final resolution and is in lieu of any other action(s) that has and could have been brought by the NHID relating to these matters. Provided however, notwithstanding the foregoing, the NHID may take any and all appropriate actions should the Respondent violate any provision of the State's insurance laws in the future.

- e. This Consent Order shall be fully enforceable in any Superior Court in the State of New Hampshire, and any actions to enforce this Consent Order shall be governed by the laws of the State of New Hampshire.
- f. This Consent Order is considered a public regulatory action and will be reported to the National Association of Insurance Commissioners.

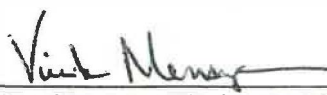
**IT IS SO ORDERED.**

**NEW HAMPSHIRE INSURANCE DEPARTMENT**

Date: 2/16/2023

  
\_\_\_\_\_  
Christopher Nicolopoulos, Commissioner

Date: 2/19/23

  
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House of Prayer and Life d/b/a Jericho Share, Authorized Representative, Respondent

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**CONSENT ORDER**

**Attachment A**

Dear [Member],

The New Hampshire Insurance Department (“NHID”) has determined that Jericho Share is unable to comply with the laws regulating healthcare sharing ministries in New Hampshire, and as a result, Jericho will be discontinuing its operations in the State of New Hampshire on December 31, 2023.

You will not be charged a monthly share amount for January 2024. Any sharing requests made for medical treatment obtained prior to December 31, 2023, will be processed as usual per the terms of the healthcare sharing contract.

You may qualify for health coverage through the New Hampshire Exchange, and you may review potential options at [www.healthcare.gov](http://www.healthcare.gov).