

**Committee on Ministerial and Diaconal Needs of the Presbytery of New Jersey**  
**Proposed guidelines and procedures for assistance with a pastor's health insurance premiums.**

**Guidelines**

1. Churches requesting assistance for their pastor's health insurance from the Committee on Ministerial and Diaconal Needs of the New Jersey Presbytery (hereafter referred to as the CMDNPNJ) must understand that such assistance is intended to be short term. Churches should not expect the committee to provide an ongoing subsidy to offset a shortfall in their annual church budget. It is the responsibility of the local church to meet the needs of her pastor. The CMDNPNJ is in place to help out in crisis situations.

2. Churches requesting assistance for their pastor's health insurance from the CMDNPNJ need to provide as much as possible toward their pastor's insurance so that the remaining funds requested from the committee are minimized.

3. If the church is unable to meet the needs of the pastor over an extended period of time, the CMDNPNJ recommends that the church consider a "tent making" relationship with the pastor. While this may be difficult, there is precedent for it both in Scripture (the Apostle Paul) and in past situations in our own Presbytery where such tent making was necessitated by the economic condition of a church.

**Procedures**

In order to exercise wise stewardship over the funds allocated by the CMDNPNJ, and in keeping with the above guidelines, the CMDNPNJ has adopted the following procedure for health insurance assistance:

1. Under normal circumstances health insurance assistance will only be extended to a church for a period of five years.

2. Under normal circumstances, the CMDNPNJ will provide no more than 75% of the yearly cost of insurance to a requesting church the first year.

3. Under normal circumstances, that percentage will be reduced to 65% the second year, 55% the third year, 45% the fourth year, and 35% the last year.

4. Under normal circumstances, assistance will terminate after the fifth year.

Your committee realizes that there will be exceptions to this process. We will handle every situation on a case by case basis, but we believe the institution of this process is necessary to good stewardship.