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For some Christians, sharing medical bills is a godly alternative

Bob Smietana Religion News Service | Jan. 24, 2014

Every time he goes to the doctor's office, Daniel Eddinger takes a leap of faith.

Eddinger, a 28-year-old father of two from Lexington, N.C., doesn't have health insurance.

But he's not worried about the cost of getting sick.

Instead of insurance, he says, he relies on God -- and the help of other believers -- to pay his medical bills.

Eddinger is one of a small but growing number of American Christians who have joined so-called health sharing ministries -- faith-based alternatives to insurance.

Health share ministry leaders expect their programs to grow despite the rollout of the federal Affordable Care Act, which in some cases is less expensive.

Every month Eddinger deposits about $400 -- known as a share -- into an account set up through Medi-Share, a Florida-based nonprofit that has about 70,000 members nationwide.

If Eddinger's family has medical bills -- like those for the birth of his youngest son last year -- other members deposit their monthly share into Eddinger's account.

Otherwise, Eddinger's $400 goes to another family that has medical bills.

"I like that the money goes to other families, and not the pockets of the insurance company," he said. "You can be confident that your money has been spent wisely."

The last few years have been good for health-sharing ministries. Medi-Share, for example, had 35,000 members in 2009. Today, that number has doubled. Samaritan Ministries International, based in Peoria, Ill., went from 13,470 households in January 2009 to 30,068 households in January 2014.

Tony Meggs, CEO and president of Medi-Share, expects the numbers to continue to grow because of the concept's faith appeal.

Health-sharing ministry members sign a statement of beliefs, along with a code of conduct that bans smoking, extramarital sex and excessive drinking. They also pray for other families in the group, along with sending money. Health-sharing plans don't cover abortion or contraception.

It's an idea, he says, that's based on the Bible, especially the New Testament book of Acts.

"The early church came together and they took care of their own," Meggs said.

Health-sharing ministries offer a community -- not just a health plan. James Lansberry, executive vice president of Samaritan Ministries International, keeps mementos from group members on his desk to make that point.

Last year, his infant son spent 11 days in intensive care due to complications at birth. Along with paying about $200,000 in medical bills, group members sent greetings and prayer cards to Lansberry and his family.

For some members, joining a health-sharing ministry was cheaper than buying insurance. But the new health insurance exchanges, and tax credits, have made some insurance plans more affordable for families.

According to an online health insurance cost calculator from the Kaiser Family Foundation, a silver level health care plan for a family of four earning the median family income would cost $8,290 a year, which works out to about $690 a month.

The Kaiser calculator estimates that same family could get up to $4,728 a year in tax credits for their health premiums. That would cut the cost of the plan to about $3,562 a year, or $296 a month, or about $104 a month less than the Eddingers pay.

Still, health-sharing ministry leaders believe their programs will continue to grow. Health-sharing ministries are exempt from the ACA -- so they aren't involved in legal battles over the contraceptive mandate. That allows members to follow their faith without being in conflict with the government, said Lansberry.

"We are thankful for this island of freedom," he said.

Health-sharing plans aren't for everyone.

Members have to sign a fairly conservative statement of faith and code of conduct. They have to be active church members.

And they have to be comfortable with risk.

There's no guarantee that their medical bills will get paid. The system is based on trust, rather than a contract.

When his son was hurt playing football, the Rev. Tom Zobrist said, Samaritan members paid more than $10,000 in medical bills.

"When you trust God's people, they keep their word," he said.

Zobrist also likes that Samaritan members don't always pay full price for health care.

He doesn't show an insurance card when he goes to the doctor or hospital. Instead, he pays cash, which often leads to significant discounts.

Medi-Share also negotiates discounts for its members, said Meggs.

Health-sharing plans do put some limits on pre-existing conditions. Medi-Share also makes some members work with a health coach, to deal with issues such as obesity.

At least one health-sharing ministry has run into legal problems in the past.

Leaders of the Christian Brotherhood Newsletter were accused of misusing millions of dollars for personal gain in the late 1990s and were eventually sued by the state of Ohio.

That group, now known as Christian Healthcare Ministries, is now accredited by the Better Business Bureau's charity program and files a 990 tax return annually with the IRS.

Samaritan Ministries also files a 990 and makes its annual audit available to the public. Medi-Share, which is organized as a church, does not file a 990 but makes its audit available to the public.

For the most part, the health sharing groups operate outside of government regulation. Nevertheless, in 2007, Medi-Share was banned from Nevada after regulators there claimed it was an unlicensed insurance plan. Kentucky also banned health-sharing groups but lifted the ban in 2013 after lawmakers passed a bill making such plans exempt from state insurance law.

Leaders of health ministries take great pains to distinguish themselves from insurance plans. They've also lobbied Congress and state legislatures to keep them exempt from regulation.

"Insurance is about actuarial tables. We are about sharing burdens," said Lansberry of Samaritan Ministries. "Insurance companies want to protect you from what might happen. We are going to share what already happened."

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