

Faith-based mutual insurers worry about health care reform

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WASHINGTON (RNS)—As Congress debates whether to mandate health insurance for all Americans, several Christian ministries whose members share each other's medical costs are hoping the final version of health care reform doesn't put them out of business.

Officials of three major "health sharing" organizations say they are watching the Capitol Hill discussions closely and suggesting legislative language to ensure they qualify if Congress requires a mandate that all Americans carry health insurance.

"We don't just want to be left out in the cold," said Robert Baldwin, president of Florida-based Christian Care Ministry, which offers a "Medi-Share" program to its members.

Generally speaking, members of health-sharing groups—all of whom are professing Christians—pay a monthly fee that can range from \$285 to \$450 a month for a two-parent family. That fee is either sent to the ministry, which in turn passes it on to other members with certain medical bills, or sent directly to members in need.

It's an unorthodox way to pay medical expenses—and insurance regulators remain leery—but members say it's simply the latest incarnation of a 2,000-year tradition of Christians carrying the burdens of other believers.

Baldwin is working with another organization, Illinois-based Samaritan Ministries, in the Alliance of Health Care Sharing Ministries to inform legislators about the more than 100,000 members of organizations who have chosen their alternative to health insurance.

“We are actively trying to get language inserted into any bill that would have health care sharing ministries considered quality coverage under a mandate,” said Joel Noble, public policy team leader for both the alliance and Samaritan Ministries.

He pointed to a specific provision in Massachusetts—which already mandates individual insurance—that permits an exemption for “any health arrangement provided by established religious organizations comprised of individuals with sincerely held beliefs.”

As leaders of these ministries hope for a similar provision in federal legislation, they are fielding calls from curious customers, who help one another pay as much as \$2 million in medical bills each month.

“We do have our members who will contact us saying ... ‘What is this going to do to us?’” said Howard Russell, executive director of Ohio-based Christian Healthcare Ministries, who supports the alliance’s efforts. “That’s one of the reasons that we’re encouraging them, helping them in contacting their legislators.”

All of the organizations have a range of guidelines and offer programs for members to donate additional money to meet costs of pre-existing conditions or bills that exceed maximum limits.

“We’re facilitating this matching process,” said Baldwin, of the links members make with each other. “The organization itself doesn’t take on that risk of paying your medical bills. ... We tend to say, in general, we’re here to share the burdens with one another, not the minor inconveniences.”

For example, Noble said members might get a form that “said ‘John Smith broke his arm. Please pray for his healing.’ And it gives his address and they write a check directly to him and send it.”

The nonprofits have particular expectations from the members. For

example, participants may be expected to shun alcohol and tobacco, and their clergy member may be interviewed to verify regular church participation.

The health care sharing ministries have received support from the National Black Caucus of State Legislators.

“It is a benefit to people of faith to have access to a voluntary cost-sharing ministry that does not deny people membership, raise their monthly financial gifts or cancel their participation based on a medical condition,” the caucus said in a resolution adopted in December.

But insurance commissioners offer cautions—and outright warnings—about the sharing arrangements.

“At the end of the day, you just have a promise that they’ll cover you,” said Maine Bureau of Insurance Superintendent Mila Kofman, who did research on faith-based health sharing ministries several years ago while she was on the faculty of Georgetown University.

In other words, there’s no guaranteed coverage.

“This is why we really need reform. ... People are really desperate and what’s out there right now is not really meeting their need, and then they’re forced to look at these alternatives that may or may not pay for them when they’re sick.”