

As Health Care Costs Rise, Health Sharing Ministries Grow

In the News

When Lane Chesley sat down at his computer two years ago to sign up for health insurance through the Affordable Care Act (ACA), he was shocked to discover that his family's health insurance premiums had skyrocketed to more than \$3,000 per month -- 71 percent more than what they paid in 2015.

Chesley wondered if they should leave their home in Alaska and move to a state with cheaper health insurance rates, or if he should work another job to cover higher premiums. But then he spoke to an insurance broker who suggested he look into an alternative to the ACA: a health care sharing ministry. Chesley discovered he could pay \$300 a month for health care through Liberty Healthshare, a ministry originally established by the Mennonites. "Now, I'm in an organization that rewards me for healthy behavior, whereas in the traditional insurance market, there's not really many incentives for being healthy," he says. "It's a sick-care system."

Health care sharing ministries are an alternative form of insurance in which members share each other's health care costs. In the past eight years, according to *Politico*, "enrollment in health care sharing ministries has skyrocketed, particularly in states in which the individual insurance market has been beset by spiraling premiums and dwindling competition."

In 2014, when the ACA fully went into effect, an estimated 160,000 people were enrolled in health care sharing ministries (also called health sharing ministries). Today, as many as 1 million people have joined, reports *PBS NewsHour*, but unlike "the ACA or employer-provided insurance, these ministries have no guarantee of solvency and can reject claims that traditional insurance companies are barred from rejecting. They also have little, if any, government oversight." But they are recognized by the ACA as an alternative form of insurance.

In Wichita Falls, Texas, Erica Jackson and her husband wondered what they would do for health insurance when they decided that she would quit her job as a nurse in order to stay home with their three children. According to *Politico*, their insurance broker suggested they take a look at Medi-Share, a nonprofit insurance alternative run by a religious ministry.

Because of her experience as a nurse, Jackson was concerned at first. Faith-based plans aren't really insurance, and there is no guarantee that they will cover medical bills. But she felt drawn to the plan because it requires that members not smoke or use drugs and does not provide coverage for injuries resulting from behaviors its

leadership considers immoral, such as drunk driving. She found the beliefs behind the plan to be "very reassuring," so she and her husband took a chance on Medi-Share, paying \$445 per month, with an additional responsibility for \$3,750 in out-of-pocket costs each year.

Health sharing plans might not work for sick people, since there is no prohibition against rejecting people with pre-existing conditions, a bedrock protection of the ACA. In addition, there is no regulatory agency to handle customer complaints, as is the case when coverage is purchased from traditional insurance companies. "If you're a sick person you wouldn't view this as a good option," said Gary Claxton, an insurance expert at the Kaiser Family Foundation (a foundation established by the founder of the Kaiser Permanente managed-care company) -- to *Politico*. "It's mostly people who think they can wait or are willing to take the gamble."

Health sharing is popular among some Christians because most plans have behavioral rules for members. Liberty HealthShare, based in Canton, Ohio, requires its members to observe a "godly lifestyle," and it reminds them that the purpose of the plan is to honor the biblical teaching to "share one another's burdens."

Most health sharing plans prohibit smoking, illegal drug use, prescription medication abuse and heavy drinking. They typically don't cover abortion or gender-reassignment surgery, procedures that Christian conservatives oppose. Nor do they usually cover birth control, as required under the ACA. "We are an unabashedly Christian ministry," says Dale Bellis, executive director of Liberty HealthShare. At the same time, he says that the company doesn't "monitor an individual's faith commitment -- how many times they attend church or what their doctrinal beliefs are."

Are we responsible to care for those among us who don't "deserve" it?

Here are some Bible verses to guide your discussion:

Proverbs 20:1

Wine is a mocker, strong drink a brawler, and whoever is led astray by it is not wise. (No context needed.)

Proverbs is one of the Wisdom books of the Old Testament, a collection of sayings about how to live a good life. It is traditionally attributed to King Solomon, who was the son of David and known for his wisdom. The book contains advice for parents, wisdom about hard work and honesty, and warnings against drunkenness:

"Do not look at wine when it is red, when it sparkles in the cup and goes down smoothly. At the last it bites like a serpent, and stings like an adder" (23:31-32).

Questions: What role does wisdom about drinking play in a life of health and wholeness? Where have you seen the destructive power of alcohol abuse? How should the church respond?

Jeremiah 33:6

I am going to bring [Jerusalem] recovery and healing; I will heal them and reveal to them abundance of prosperity and security. (For context, read 33:1-9.)

The prophet Jeremiah receives the word of the Lord while the city of Jerusalem is experiencing a siege by the army of the king of Babylon. God says that the attacking armies are a punishment for the wickedness of the people of Jerusalem, but after this punishment God will offer recovery and healing. God predicts that "this city shall be to me a name of joy, a praise and a glory before all the nations of the earth" (v. 9).

Questions: Where do you see a connection between bad behavior and poor health? How does positive behavior impact our well-being? What kind of rewards should health care organizations give to people with healthy behavior? How does our health as Christians send a positive message to the world around us?

Matthew 10:8

[Jesus said,] "Cure the sick, raise the dead, cleanse the lepers, cast out demons. You received without payment; give without payment." (For context, read 10:5-15.)

Jesus sends his 12 disciples out on a mission to "the lost sheep of the house of Israel" (v. 6). He gives them instructions to proclaim the good news of the kingdom of heaven, cure the sick, raise the dead, cleanse the lepers and cast out demons -- free of charge. Jesus is committed to biblical health and wholeness, which is based on people being free of physical or spiritual ailments. He instructs his disciples to take no money or food, but to rely on the hospitality of the people they encounter.

Questions: What kind of healing can the followers of Christ do today? How can our work include the spiritual as well as the physical? How can the church promote health in a way that is free of charge, unlike so many health care programs?

Galatians 6:2

Bear one another's burdens, and in this way you will fulfill the law of Christ. (For context, read 6:1-10.)

The apostle Paul concludes his letter to the Galatians by encouraging them to work with gentleness to restore their broken brothers and sisters. He warns them about the danger of pride, and challenges them to "work for the good of all, and especially for those of the family of faith" (v. 10).

Questions: How can you "bear one another's burdens," especially as it applies to adequate health care for all? What would it mean to "work for the good of all" in the health care debate, particularly in the faith community? How would these efforts honor Christ?

Prayer for the Victims of Addiction

O blessed Lord, you ministered to all who came to you: Look with compassion upon all who through addiction have lost their health and freedom. Restore to them the assurance of your unfailing mercy; remove from them the fears that beset them; strengthen them in the work of their recovery; and to those who care for them, give patient understanding and persevering love. *Amen.*