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Christian musicians find health care alternative

March 19, 4:42 PM - St. Louis Christian Music Examiner - Tere Scott



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Musicians are typically considered to be among the self employed, leaving them with no company-paid health insurance/health care option. Health care options for a St. Louis Christian musician or the self-employed of Missouri are left with very little options to save money on health care expenses including insurance options. Because of this, many seek to pay their health expenses out of their own pocket. Others team up with musician unions to get insurance discounts as part of a group. Still other Christian musicians and self-employed believers have found an alternative to healthcare that many feel is how the church should take care of its own.



Nancy Pelosi during Health Care Conference
Photo Source: AP Photo/Haraz N. Ghanbari

Samaritans Ministries and Medi-Share are two such health sharing organizations. The concept is simple and probably dates back to the early church when people of faith took care of each other, sold what they owned and shared the money with other believers. The medical sharing organizations operate on a bit of faith, but the many who are part of these groups wouldn't go back to traditional insurance if given the choice. Each month, your premiums, which are lower than most insurance costs, go directly to the family in need. In addition to covering medical expenses, often checks arrive with notes attached saying you are being prayed for.

Unlike insurance, it is not guaranteed. Though with insurance companies raising premiums or dropping individuals for developing certain conditions and the like, some argue that insurance may not be so secure either. With the medical sharing plans you operate on faith that your fellow members will uphold their end of the agreement. You also agree to live a lifestyle worthy of the call of Christ which is said to lower certain health risks which can raise other types of insurance premiums.

So far, the Senate-passed bill includes an exemption for groups like Samaritans Ministries and Medi-Share in that if insurance is required to be purchased under the new health care bill, these groups would be exempt so members are not forced to pay double or forced to choose the traditional insurance. The house-passed bill does not include such exemptions.

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