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For health insurance, customers keep the faith

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When Jeff Masters had \$30,000 in medical bills after getting bladder cancer, he didn't pay through conventional insurance. Instead, he had thousands of fellow Christians foot the bill.

Masters, who lives in Fort Lauderdale, is part of a growing number of Americans who are members of faith-based "health sharing ministries" where members directly pay for each others' medical bills. Members also pray for each other, and a "get well" card from a stranger isn't uncommon.

National healthcare reform will force millions of Americans to buy insurance or face fines, but a little-noticed provision excludes people like Masters who belong to such groups.

For \$533 a month paid through Medi-Share, a service of Melbourne-based Christian Care Medical Sharing, Masters gets coverage for himself, his wife and two daughters. That's almost one-third what the self-employed financial planner once paid for insurance.

Medi-Share members agree to a "biblical lifestyle" that includes regular church attendance and no sex out of marriage. They agree to healthy habits: no smoking or illegal drugs and no alcohol abuse. Abortion and birth control are not covered. Members who are overweight can be denied coverage. The fit ones get discounts.

"It's a way to motivate people who are on the same page in their beliefs to take care of themselves and be proactive in their health," says Masters, who attends Coral Ridge Presbyterian Church in Fort Lauderdale.

Each month, money is automatically withdrawn from his bank account to pay the expenses of other members, and he gets a statement telling him who he has helped. Recently, that included a middle-aged man with the stomach flu and a woman who had just given birth. When he checks his account online, he can see prayer requests for the sick.

"I like that I am supporting my Christian brothers and sisters," said Masters, who joined Medi-Share a decade ago.

Healthcare reform will require most people buy health insurance by 2014 or face a fine of \$95 for individuals and \$285 for families, or 1 percent of income, whichever is greater. That fine rises to \$695 for individuals and \$2,085 for families or 2.5 percent of income by 2016.

Health-sharing ministries are not considered insurance -- Medi-Share is a registered nonprofit -- but thanks to some aggressive lobbying on behalf of such health organizations in Congress, members will bypass any insurance mandate or fines.

Ministries have faced some criticism because they are not regulated by the state like insurance — a process designed to protect consumers, especially when health insurance companies go out of business. They also do not guarantee payments.

The three largest health-sharing groups, who account for most of those who will be exempt from the insurance mandate, are Medi-Share; Peoria, Ill.-based Samaritan Ministries; and Barberton, Ohio-based Christian Healthcare Ministries. According to the Alliance of Health Care Sharing Ministries, the three have about 100,000 members combined. Each has seen a jump in membership since the federal health insurance overhaul passed, and they together have added 4,000 new members in the past year.

Each typically processes millions in medical bills monthly and pays bills that range from a few hundred dollars to more than \$500,000.

For Medi-Share, there's a lifetime cap of \$5 million per plan, which start at \$100.

“In the Bible, it talks a lot about how we have to care for each other. This is not Christians putting their trust in us. It's ultimately Christians putting their faith in God . . . and the gifts of other members,” said Robert Baldwin, president of Christian Care Medical Sharing. Medi-Share has 2,600 members in Florida and 36,000 nationally.

At Samaritan, which has 2,000 members in Florida, each month members are given a name and address of someone who has a bill and told to mail checks directly to that person.

For Don Adams, a Samaritan member in Fort Lauderdale who pays \$240 a month for coverage, checks and cards came pouring into his mailbox after his wife was rushed in December to the emergency room with kidney stone pains, resulting in a \$5,000 bill.

“We send our money to the people who are in need; it doesn't go to some insurance company, it goes right to them,” said Adams, 65.

“If you like helping people, this is the way of doing it.”

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