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# Keep the Faith: Christian Health-Sharing Plans

By AMY SULLIVAN Monday, Jun. 07, 2010

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James Lansberry with his wife and seven children at their home in Peoria, Ill. Jimmy Fishbein for TIME

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## Correction Appended: May 29, 2010

Three years ago, James Lansberry faced the kind of health care crisis that has become all too common in the U.S. Less than two weeks after his wife Theresa gave birth to their sixth child, she had to rush back to the hospital to have her appendix removed before it burst. Her medical bills eventually totaled more than \$23,000.

It would have been a stressful time for any family — but especially for those who, like the Lansberrys, do not have health insurance.

But James, the sole breadwinner for his Peoria, Ill., family, didn't lose sleep over the cost of his wife's procedure and hospital stay. The Lansberrys belong to what is called a health-sharing ministry, an organization whose Christian members pay one another's medical costs. Within a few weeks of Theresa's appendectomy, the family received checks (and get-well cards) from more than 100 people in 21 states, covering the medical costs and offering prayers for her recovery. "We didn't worry about the bills," says James. "God took care of us."

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Organized Christian health-sharing arrangements, which first cropped up in the early 1980s, have become an alternative to traditional health insurance for an estimated 100,000 Americans. The groups range from small, community-based collectives to large, multistate organizations like Samaritan Ministries International and Medi-Share which each month direct the flow

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of millions of dollars from individuals to fellow members with eligible health care expenses. The bill-sharing premise is based on biblical principles in verses like Hebrews 13: 16: "Do not forget to do good and to share with others."

But there's also a significant financial appeal. Lansberry and his wife have seven children, but as Samaritan members, they pay just \$320 a month in "shares," the ministry equivalent of premiums. At a time when the average monthly health-insurance cost for a family of four is slightly more than \$1,500, the savings can be substantial.

Is there a catch? Yes, there are several. For starters, many health ministries will turn down applicants if they're too obese. (Samaritan's main rival, Medi-Share, accepts people with certain chronic health problems but only if they agree to work with a "health coach.") If accepted, members must attend church regularly — and have that attendance verified by a pastor — and abstain from tobacco use in order to maintain their status.

At Samaritan, members generally have to pay out of pocket for preventive care like wellness checkups for children and routine tests like mammograms. Other ministries pay only when a bill is more than \$300 and only if it falls within guidelines voted on by the ministry's members. For members of Medi-Share, that means a second bout with breast cancer will be deemed ineligible if it occurs within 15 years of the first. Unwed women's maternity care is covered only in rape cases.

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James Lansberry joined Samaritan in 1996. An early adopter, he is member No. 130. He was so impressed that he moved his family from South Carolina to Illinois to work for the group and is now a vice president. He thinks Samaritan's eligibility rules are no different from what many people encounter with traditional insurance companies. Those companies are worse, he says, because they look for ways to deny coverage on the back end. "The guarantee an insurance company gives doesn't mean anything," he says. "They can't be trusted to keep those promises."

That may be true, says Michael McRaith, director of the Illinois department of insurance, but regulators can at least require insurance companies to abide by state laws. By contrast, health-sharing ministries provide no guarantee that they will cover medical costs and no recourse to members who get stuck with astronomical medical bills. McRaith cites a case in which a ministry refused to pay after a serious car accident. "Because there's no guarantee or promise, the sharing ministry simply opted not to make that payment," he says.

In a separate case in Oklahoma, a lawsuit filed by a pastor whose costs were not covered led courts to rule that Medi-Share should be treated as an insurance company, and the ministry had to shut down its operations in that state in 2007.

Even so, health-sharing ministries have some powerful supporters and were able to win an exemption — noted on page 128 of the health reform bill — that means their members won't have to purchase insurance when the law's mandate goes into effect in 2014. Robert Baldwin, president of Medi-Share, says his ministry has already noticed an increase in interest from those who want an alternative to the insurance mandate.

For Lansberry, that exemption is an answer to prayer. "President Obama said from the beginning that if you like what you have,

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



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you can keep it," he says. "We do, and we will. I wouldn't want to do anything else for my health care."

*The original version of this article stated that Samaritan Ministries International turns down applicants if they are obese. Samaritan says it does not turn away potential members because of their weight, so the reference has been corrected.*

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