

Sharing Ministries — an Insurance Alternative?[Print](#)

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Increasingly, religious Americans are turning to a little-known alternative to conventional “use-your-health-insurance” to cover medical expenses. Christian sharing ministries are filling the gap for many who are uninsured, underinsured, fed up with their health insurance plans, or just uneasy in general, believing health care in America is headed for self-destruction.

Be certain of this. Sharing ministries are NOT insurance. Rather, members, for a regular monthly contribution, participate in a co-op type arrangement to literally share each other’s medical costs. Members are required to testify to a religious and wholesome lifestyle before being accepted. They must have a verifiable testimony and a signed statement from a pastor or other church leader confirming they are regular attendees at religious services and a committed part of a church. In addition, they must abstain from smoking, alcohol, or drug use, and be sexually celibate unless married, all significantly reducing the number of people at risk for serious illness. This assures other members that they are helping those who adhere to the lifestyle they believe Christians are called to. Part of the thinking is that conventional group insurance forces a policy-holder to fund health costs of others resulting from behavior considered irresponsible, or not in accordance with Christian living. They don’t want to be held responsible for the treatment costs for alcoholism, STDs, drug abuse, etc., or simply the complications of say, obesity, that could be managed. Members’ needs are presented when they occur, usually via a newsletter, and the costs shared by other participants.

Sharing goes beyond just the assumption of others financial needs. Members take a personal interest in each other and support sick members with prayer, cards, or visits. Sometimes even extra money has been sent by one member directly to another to help offset costs. Believing that Christians are called to “share one another’s burdens,” they take it seriously.

This writer investigated a sharing ministry to replace conventional insurance, and is awaiting completion of the membership process. After several phone conversations, and a thorough medical interview with a qualified health professional, I was asked to have a blood test to measure cholesterol levels, and to provide a waist measurement. It seems reasonable to have been asked to do these things, but in the doing I learned that the particular ministry I had chosen looks far beyond a person’s current health condition, incorporating ways to help improve wellness and providing spiritual and nutritional counseling. Keeping each other healthy and accountable helps everyone. It also provides opportunity for members who want to help. In short, a way to voluntarily fulfill Biblical requirements for service to others, and in a much more efficient way than a government could ever do it. Unlike insurance plans, which look for ways NOT to pay your claim, a sharing ministry looks for a reason TO help you. A source at one ministry reported that, while there is no guarantee of “coverage,” not one need had ever gone unmet, as long as all requirements had been fulfilled.

Recent health care reform currently exempts sharing ministry members from fines for not being insured, therefore ministries may prove to be an answer for the uninsured. According to an article by MSNBC, under the health care law, ministries must have been in existence since Dec. 1, 1999, conduct annual audits, and retain members even after they get sick. Many operate across state lines, but the website of Medi-Share, operated by Christian Care Ministries in Melbourne, Florida, states that membership is not available in Montana or Illinois. Fees are

roughly equivalent to (or even less than) insurance premiums — this writer's monthly share would have been between \$100-200 per month for an individual. Specific ministries may also negotiate discounts with providers.

Not everyone is excited about this. According to the MSNBC article, Michael McRaith, director of the Illinois Department of Insurance had this to say, "People often participate in sharing arrangements assuming that they are purchasing health insurance. There is no protection or assurance for that individual who's sick that the sharing ministry is going to cover those expenses."

Being part of a faith-based ministry requires members to operate on, well, *faith*.