

Alternative Christian Health Insurance Skirts Obamacare

Bible-believing Christians have been sadly missing from much of the public discourse about the serious health care issues that are facing this country.

Only the Catholics appear to have had a strong enough voice and moral compass to point out the serious failures of a government-sponsored health plan that forces all of us to pay for abortions and other bad lifestyle choices made by other people.

And no clear biblical voice is currently heard in the marketplace to provide relevant and applicable solutions to the economic challenges that health care causes all of us to face.

But maybe that is changing! As the old chorus from the early days of the **charismatic movement** stated,

"I hear the sound of rustling in the leaves of the trees,
The Spirit of the Lord has come down on the earth.
The church that seemed in slumber has now risen to its knees
And dry bones are responding with the fruits of new birth."

There is a growing chorus of Christians providing practical solutions that demonstrate **biblical answers** to these challenges, and in the process show Jesus really is the answer to societal issues.

A little more than 20 years ago a number of groups began to apply Galatians 6:2—"Bear ye one another's burdens and so fulfill the law of Christ" (KJV)—to handling the escalating cost of medical treatment. In the process these groups mandated that their membership was only open to those who practiced a biblical lifestyle that did not include

destructive choices that massively increase medical costs.

The result: an alternative to medical insurance that not only costs around 60 percent less than classic health insurance models, but which also means that Christians do not have to participate in the subsidizing of other people's poor lifestyle choices.

In a remarkable and rather ironic twist, the very law that has so many Christians up in arms—**Obamacare**—actually protects members of the more established Christian medical-sharing ministries.

Christian Healthcare Newsletter, Samaritan Ministries and Christian Care Medi-Share are the best known of the sharing ministries. Members of any of these organizations are automatically excluded from the penalties within Obamacare.

Quoting from on the blog of The Health Co-Op site, we learn that “all conservative Christians are exempt if they want to be—and the only requirement is that they have to live a biblical lifestyle.”

Samaritan Ministries is the largest of these Christian health care sharing entities. Working with around 20,000 families nationwide, they have modeled how medical cost sharing can work.

It is exactly the same principle that the Amish have practiced for years with their barn raising. If your barn burns down, the local community will come together and put up a new one. In the more complex, and vastly more expensive world of medical costs, the approach demonstrated by the Christian medical sharing groups has shown that the body of Christ can effectively handle this.

But is this credible? Does it really work with the massive bills that are an everyday reality in the medical world?

First Baptist Church of Hammond, Ind., is an example of a very large church ministry with more than 400 staff who have been a part of this approach to dealing with medical costs. In a short video available on YouTube at this link they describe their experience of the past 10 years.

As Laura Goodall, the First Baptist's head of HR states, "in our 10 years with Samaritan Ministries, every need has been shared."

For too long we charismatics have been silent on these issues. We know that the solutions to every societal need are found in Christ. Now we need to live those answers rather than just talk about them!

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