

How 'Bear One Another's Burdens' Met One Couple's Deep Need

Maria, a 78-year-old native Italian, remains a Samaritan Ministries member seven years after the death of her husband Vincent. His fatal illness left her facing a "mountain of hospital bills."

Vincent and Maria originally lived in the Italian village of Madeira but moved to England in 1963 when Vincent found a good job there. After their children grew up and moved to the U.S., Vincent and Maria followed.

"What do you do when you are old?" Maria said. "You move to be close to your children."

As new immigrants who had not worked in the U.S., the couple were not eligible for Medicare.

For a while they managed to cope without health care assistance. Relatively healthy, Vincent and Maria paid cash the few times they had to visit a doctor.

One Sunday at church, though, they heard about health care sharing ministries from a visiting pastor.

Maria's son and husband began investigating health care sharing. They were especially intrigued because England, with its national health care system, did not have anything like it. At first, Vincent and Maria wondered if they would be accepted due to their age (when they joined, Vincent was 73 and Maria, 66). But since age is not a factor in qualifying for Samaritan Ministries membership, they were welcomed to the ministry in February 2009.

Only a few months later, Vincent experienced chest pains and

went into the hospital for triple heart bypass surgery. Four days later, he suffered a massive stroke that left him paralyzed and unable to see or speak. After five weeks, he passed away.

As Maria grieved the loss of her beloved husband, a second shock struck when she learned his hospital bills alone totaled \$244,000. Doctors' bills would add to the stack.

Their need was eligible to be shared among their fellow members, but Maria and her daughter-in-law met with hospital officials about the substantial charges.

"By God's grace, they discounted it all," Maria said. "That was a miracle."

However, Maria still had to take care of the doctors' bills.

"My daughter-in-law phoned each doctor. They all gave discounts except the radiologists," Maria said.

The need arising from those bills came to \$18,000. Maria waited to see whether her fellow members of Samaritan Ministries, which she had only joined a few months previous, would come to her aid. Many times, she thought, *Is this really true? Will I receive the shares that would help me with this great need?*

After the need was published, Maria got her answer when the first check from another member arrived in the mail.

"I just sat there with that check in my hand and I cried," she said. "It was hard to take in. I was truly overwhelmed and asked God to forgive me for my lack of trust. One by one, the shares kept coming, and the need [was] met."

Maria said the experience was "a great lesson in trust for me, and I really think that this is the way that God intended it to be for His children, helping one another in our time of need. Each and every gift had a note in it. It was such a

comfort to read them. Now I know that this way is true, I look forward to sending my monthly share for the need of others."

As for signing up for Medicare, Maria isn't sure if she's now eligible.

"I never checked," she said. "I'm content with Samaritan Ministries." {eoa}

This article has been excerpted with permission from the book Sharing the Burden: The Samaritan Ministries Story.

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