

How Health Care Reform Demonstrates This Biblical Principle

✘ *Health sharing plans are applauding an exemption in the federal health bill*

Michael Bristol doesn't have health insurance and he doesn't want it. Thanks to an exemption in the new federal health care bill, the 37-year-old businessman can continue sharing those costs with other Christians.

That's because the bill exempts members of health cost sharing plans from a provision requiring all Americans to purchase coverage by 2014. In Bristol's case, that is significant. Three years ago the Vero Beach, Fla., resident needed expensive brain surgery. After a deductible, his bills were paid by fellow members of Medi-Share, a program of Christian Care Ministries (CCM) in Melbourne, Fla. "It's a blessing," Bristol said. "I feel God has protected His people and His kingdom."

Bristol's family is one of more than 35,000 households participating in the three largest Christian sharing ministries, which collectively have paid more than \$1 billion of medical expenses since the 1990s.

Because the plans are not legally insurance policies, they also won't face measures that will negatively affect insurance companies, said CCM President Robert Baldwin. "I would say about 95 percent of our members have been very relieved and excited they can continue in health sharing ministries," he said.

The requirement that citizens purchase health coverage could prove to be a recruiting tool for these ministries, whose

monthly plans are usually cheaper than traditional insurance, said the Rev. Howard Russell of Christian Healthcare Ministries (CHM) in Barberton, Ohio. In the past, some people have inquired about CHM only to later say they couldn't afford it. Now, they will have no choice if they want to avoid penalties. "We no doubt will be a cost-effective alternative," Russell said.

James Lansberry, vice president of Peoria, Samaritan Ministries International, believes the health bill will allow government subsidies to pay for abortion. He said Christian sharing ministries "will be the only pro-life option left for Christians."

But the most important thing participating in CHM brings to Jodi Swiderek of Madisonville, Tenn., is freedom from the possible financial ruin she and her husband faced in the past. "This has provided an affordable way for us to have health insurance that has brought so much peace to us it's hard to describe," she said. "It is totally a ministry. It's not just taking money and paying health care bills."