What Every Christian Needs to Know About Health Care This Year

It’s open enrollment time, the time for those who purchase their health insurance on the various federal and state health care exchanges to choose plans for the new year. For many, it feels like they have very few choices, with very little understanding of how the process works.

- Do I pay more money for the same high-deductible, high-copay plan I had last year, or do I select one with an even steeper deductible and copay?
- Do I drop my health insurance plan altogether, pay the fine and take my chances?
- Do I lay aside the business I’m building to become an employee elsewhere just so I can get decent health coverage?
- Am I aware of all my options and the kind of coverage my family needs?

It’s no wonder that 90 percent of Americans end up picking the wrong plan—largely because they didn’t realize all the health care options available to them—*and especially those available to Christians*. And, they certainly don’t know where to find all the plans. That’s why Jeff Smedsrud, an insurance industry expert, cancer survivor and serial entrepreneur founded *.*

“Christians not only have the same options as other Americans, they have unique, legally compliant options such as health-sharing ministries that are not only fully in line with their faith, but also often result in a 50 percent savings compared to a major medical insurance. But up until now, there has been no one-stop place to see and compare *all* the options available to Christians, get expert help, fill in the gaps not covered by a health plan, and quickly come up with the right solution for them," Smedsrud said.

He continued, "We have been trained to think our health care options are limited because it is difficult to find all offerings in one place. Although we are the 'Amazon' generation, consumers have not been exposed to a true marketplace that shows all kinds of health care options—both those that are regulated as insurance, and those available to people of faith, "Smedsrud noted.

was created to meet that need.

- Christians can quickly compare health care sharing ministries and major medical options in their area, search for their doctors and prescriptions, look at other health care alternatives and get expert advice.
- Christians can often save 50 percent or more over their current plan.
- And the shopping process takes about five minutes.

Smedsrud also talked about his personal motivation as a cancer survivor for founding : "Having the right kind of health care makes all the difference for families. I was raised in a small community in Minnesota. Farming, family and faith were everything. My family literally 'lost the farm' because of an illness. It motivated me to find solutions.

Smedsrud continued, "As an adult, I was very physically fit, exercising regularly and in the prime of life. But I hadn't gone to a doctor in 10 years. When I finally went, I was diagnosed with Stage 3 colon cancer. Through surgery, treatment and prayer, I recovered. But had I not had the right kind and combination of insurance, I might very well have not received treatment. That's why for me, the importance of the right health care plan is far from academic."

Smedsrud partnered with some of the most innovative leaders in the industry to create this new health care marketplace for

Christians. Dallas-based Take Command Health, a leader in individual plan choice software, created the online guide where users can search for their doctors and compare faith-based plans to major medical options. Financial support is provided by Thrivent Financial, a not-for-profit, Fortune 500 company with an over 100-year history of helping members be wise with money and live generously.

Jack Hooper, CEO of Take Command Health adds, “The biggest mistake people make when shopping for health insurance is thinking the answer is on a government website. The reality is there is much more out there. We want consumers to discover all their options in a user-friendly way. makes it easy to compare and save.”