Why More Young Adults Are Choosing This Faith-Based Health Care

Millennials are a savvy bunch, committed to going against the status quo and making choices that are aligned with their values. When it comes to financial decisions, some may be saddled with student loans but already know that saving for retirement is important.

For these reasons, more and more Millennials are becoming members of health care sharing ministries. These 18- to 35-year-old Americans, born between the early 1980s and 2000, make up about a fifth of the household members of Samaritan Ministries International (), one of the leading health care sharing ministries in America.

Nearly 17,000 of the households that make up Samaritan's 78,000-plus total households (or more than a quarter of a million individual members) are headed by Millennials. And the number is growing. Since January 2017, about 28 percent of households that have joined Samaritan are headed by Millennials.

"Some Millennial-aged members of Samaritan Ministries were born into health care sharing," said Anthony Hopp, vice president of external relations for Samaritan Ministries. "It was a decision their parents made perhaps when they were children, and now many Millennials are also choosing this affordable, God-honoring method of health care for themselves."

And Millennials staying with health care sharing makes sense, as research shows that many Millennials ask their parents for financial advice. This spring, Reuters reported that a 2017 survey found that 78.5 percent of U.S. Millennials say their parents have given them financial advice, and more than half feel their parents prepared them well to make good financial decisions.

Millennial members say they chose Samaritan Ministries because of cost savings, the alignment with their beliefs and values, the ease and lack of stress and feeling connected to a body of believers.

“Price was a huge factor,” said Jessica from Texas. “(We experienced) frustration with insurance companies and deductibles and coverage, and the fact that every doctor we’ve ever used was unavailable through the government healthcare website.”

Derah from Illinois said she is blessed to be able to support a ministry that is full of godly people bringing God the glory.

“I love that we get to be a part of a ministry of helping other believers and sharing in their burdens with them,” she wrote. “And I love getting the opportunity to trust and rely on God through this unconventional means of health care.”

Michelle and Cory of Idaho call Samaritan Ministries “a huge relief.”

“It has been so easy to submit bills and receive prayers and the finances we need,” they said.

Lauren from South Carolina said her first year as a Samaritan member has been “very positive.”

“Even though I haven’t had to share any health needs so far, it’s been a privilege and joy to share in meeting the needs of other brothers and sisters in Christ.” Lauren said. “This, to me, is much more special than mailing off an insurance check to a large corporation every month. With Samaritan, I get to participate in prayer and hear what God is doing!”

Each month, Samaritan’s growing biblical community shares approximately $27 million in medical needs person-to-person. In fact, from 2007 through 2017, Samaritan Ministries members shared $1.2 billion in health care needs. Yet the monthly share has never exceeded $495 for a family of any size and is even less for two-person and single-person households.

These members also pray and send notes and cards of encouragement along with their financial shares, through this effective, affordable and God-honoring ministry.