

Health Care Sharing Ministry Fails, Leaves Thousands Stuck With Millions in Unpaid Bills

About 10,000 families who shared one another's medical expenses through a health care sharing ministry are now facing more than \$50 million in unpaid bills after the ministry abruptly shut its doors.

Christianity Today (CT) reports Sharity Ministries, formerly known as Trinity HealthShare, filed for bankruptcy and then started the liquidation process last year. There are so many outstanding claims that it's unlikely that members will receive the reimbursements they're owed.

Sharity faced lawsuits as well as cease and desist orders in several states. Sharity and its vendor, Aliera Healthcare, both based in Georgia, were targeted by state regulators in 2019 after receiving complaints from residents about unpaid claims, according to NHPR.

As CBN News reported in 2020, Trinity was ordered by the California state insurance commissioner to stop selling a cost-sharing plan as a substitute for health insurance.

California issued a cease and desist order against Aliera and Trinity because the two health care sharing ministries were allegedly misleading consumers by offering products identical to health insurance policies without state approval, the *New York Times* reported at the time.

Health care sharing ministries allow their members to pool their health care premiums together, so medical costs are covered by all of the members. The lower costs have been attractive to many Christians because they don't cover certain procedures such as abortion, transgender surgery and assisted

suicide, which they may find morally objectionable, according to .

According to the *Times*, more than 1 million Americans have joined HCSMs, attracted by the prices, which are far lower than most traditional insurance plans. However, these plans are not required to meet the same strict standards as health insurance companies. Because they are not defined as insurance, there's no guarantee that health care costs will be covered.

"Consumers who bought these plans thinking they purchased comprehensive health insurance deserve the full protection of our laws," Ricardo Lara, the California insurance commissioner, said in a statement at the time of the cease and desist order.

But in a January 2020 op-ed posted on titled "Setting the Record Straight About Healthcare Sharing Ministries," Medi-Share CEO Scott Reddig defended the effectiveness of these groups in covering medical expenses for their participants, rejecting accusations by the *New York Times*. "During 2019, more than \$50 million in medical bills were shared each month by the faithful members of Medi-Share," he wrote.

"For our 400,000+ members, they are loud and clear that this program provides them a great experience with real value alongside the intangible blessing of community," Reddig said.

It's not clear if every health care sharing ministry has the same standards or high approval rating as Medi-Share. {eo}

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