

THE GROWTH OF
HEALTHCARE SHARING MINISTRIES

— & —

ITS IMPACT ON
TODAY'S HEALTHCARE



FAITHSEARCH
PARTNERS



SINCE THE PASSAGE OF THE AFFORDABLE
CARE ACT (ACA) IN 2014, ENROLLMENT
NUMBERS IN HEALTHCARE SHARING
MINISTRIES HAS SKYROCKETED.

Increased premiums have had many people looking for less expensive options, and while healthcare sharing ministries are not insurance, they are accepted as an alternative under the ACA and therefore allow members to avoid the individual mandate penalty for not having traditional insurance.

Healthcare sharing ministries have helped many Christians lower their monthly “premium” from over \$1200 to just \$350-\$500, which for healthcare sharing members is worth the risk that comes with an alternative to

insurance. Healthcare sharing ministries like Medi-Share, Samaritan International Ministries, and Sedera Health are not required to follow all the regulations under ACA — including rejecting members based on preexisting conditions — and do not have any government guarantee of solvency. If the company goes under and a claim cannot be paid, the member is up the proverbial creek.

For young, relatively healthy people, though, healthcare sharing ministries can be a

viable alternative to expensive insurance premiums. Many of the ministries require a statement of faith or proof of church attendance for membership as well as a commitment to a healthy Christian lifestyle, but as Christians, members are often doing those things anyway. Members also tend to appreciate the spiritual component, as they are often connected with members whose claims they’re paying to pray with them and encourage them.



SKEPTICS SAY THAT NOT ONLY
ARE HEALTH-SHARING MINISTRIES
RISKY, THEY'RE MAKING THE
ENTIRE INDUSTRY MORE DIFFICULT
FOR TRADITIONALLY INSURED PEOPLE.

“You’ve got healthy people pulled away into these alternative products—health-sharing ministries just being one of them—leaving a sicker risk pool for insurers that continue to abide by ACA rules,” Sabrina Corlette, of Georgetown University’s Center for Health Care Reform, told PBS in a recent article.¹ “It’s, unfortunately, a negative spiral.”

The growth of health-sharing ministries is significant since the ACA passed, growing from about 160,000 enrolled members to 1 million. Medi-Share, for example, grew 300 percent since 2014.

The effect on the rest of the healthcare landscape, though not as dramatic, is evident. CMS.gov reports that 8.8 million people signed up for insurance via the marketplace on healthcare.gov between Nov. 1 and Dec. 15, 2017 — a decrease from 9.2 million the year before.

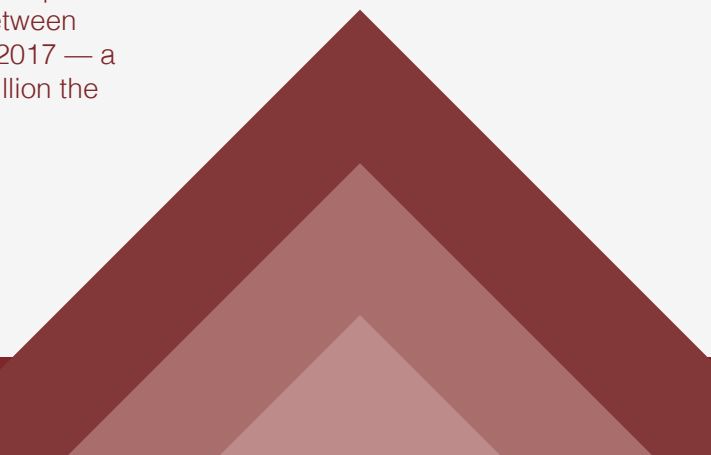
As for hospitals and health systems, the quantitative effects of these types of insurance alternatives remain to be assessed, but sharing ministries themselves have said they’re getting extremely positive feedback.


“Providers are thrilled, and here’s the reason why: It’s now the patient making those choices at the counter about the cost and care and it eliminates this huge administrative bureau that intermediates between physicians and patients,” Michael Gardner, director of marketing and communications for Christian Care Ministry, told healthinsurance.org. “The doctor doesn’t have to call a gate keeper somewhere to ask if they can treat the patient in a certain way. They love it for that reason.”

He adds that providers also welcome the added benefit of patients paying in cash upfront. Dale Bellis, executive director of Liberty Health Share, says 97 percent of doctors and hospitals accept the reimbursement they negotiate.²

Under the Trump administration, the individual mandate is slated to be phased out, leaving the uninsured without penalty, but health-sharing advocates don’t expect a significant decline in membership.

“Health care sharing ministries existed before the ACA, God willing, they thrived during the ACA, and they will survive after,” Anthony Hopp, a spokesperson for Samaritan Ministries, told Christianity Today.³





As healthcare sharing ministries continue to expand in membership and providers are interacting with them more frequently, FaithSearch is interested in the perspective of our readers — particularly those from healthcare provider organizations — on their experiences with patients using healthcare sharing ministries.

If you would consider sharing your insight, please send any comments to edfry@faithsearchpartners.com.

ARTICLES REFERENCED

- 1: [1 Million Americans Pool Money...](#)
- 2: [...A Leap of Faith](#)
- 3: [Future of Christian Healthcare...](#)