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Health care sharing ministries could be crippled by 'reform'

Efforts to "reform" health care could end up hurting at least one innovative way of helping people to pay their medical bills, says James Lansberry, vice president of Samaritan Ministries International.

Lansberry, who is also president of the Alliance of Health Care Sharing Ministries, says proposals in Congress to force all Americans to buy health insurance would undermine health care sharing ministries.

"The Kennedy-Dodd bill is supposed to help more Americans have better access to affordable health care," Lansberry says. "The irony is that the individual insurance mandate, as written, will cripple the innovative non-insurance health care sharing ministries by forcing Americans to purchase health insurance. This means that more than 100,000 Americans now using health care sharing ministries would have to purchase a more expensive solution (an insurance policy) or, in the case of many of our members, become enrolled in an already struggling Medicaid system. A large percentage of those 100,000 are in households making 150 percent of the federal poverty level or less, which is the expanded Medicaid threshold in Kennedy-Dodd. And the reality is that many states are already struggling with their Medicaid budgets. California is sending out IOUs and Illinois is months behind in its provider payments. How will expanding the Medicaid rolls help?"

The AHCSM is in contact with legislators to get language into bills that would exempt members of health care sharing ministries from any personal mandate. Such an exemption already exists in Massachusetts, where a mandate was approved in 2006.

"We need innovative sectors in health care like health care sharing ministries," Lansberry says. "We are working diligently to see that our members will be understood in any legislation as already fulfilling the intent of an individual mandate, but as of yet we have no such language inserted into Kennedy-Dodd."

Samaritan Ministries is a health care needs-sharing organization founded in 1994. It includes 13,500 member households in all 50 states and around the world. For more information about SMI or to contact James Lansberry, call 1-888-726-4276, send e-mail to jlansberry@smchcn.net or info@healthcaresharing.org, or view www.samaritanministries.org.

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