

Classic/Basic Sharing Summary*

Member Households: 81,240

Bills: \$31,675,143

Shares: \$32,115,428

Members in Samaritan™ Classic and Samaritan™ Basic submitted slightly fewer bills than Shares available resulting in a monthly surplus. The surplus has once again allowed us to share some Needs ahead and will help insulate both Samaritan Classic and Samaritan Basic from large spikes in bills similar to the one Samaritan Classic experienced last month.

Samaritan members and staff work hard to achieve medical savings on behalf of the membership. Since its inception two years ago, the Provider Relations team has saved Samaritan members over \$50 million through direct negotiations with providers.

The fair-price reward program and Bluebook CareConnectSM service continue to save almost \$550,000 per month. Check out Healthcare Bluebook™ via your Dash account to help you achieve a fair price as well. Using this tool assists the ministry in keeping Shares lower and qualifies you for the \$250 fair-price reward!

We will continue to work diligently on cost savings, monitor bill submission trends, and pray for God's provision and wisdom.

*The monthly sharing summary will now include figures from all three programs, as all active members who were former participants of Samaritan™ Given™ are now in Samaritan™ Classic or Samaritan™ Basic. Due to differences in sharing timelines, these numbers combine Given's sharing for December with Classic's and Basic's sharing for January. The Shares amount also includes managed sharing between programs.

Have you moved?

To continue receiving uninterrupted mail from Samaritan Ministries, please update your address in one of these ways:

- Call Membership Services at (877) 764-2426, Option 1. Their hours are 8 a.m. to 5 p.m. CT Monday, Tuesday, Wednesday, and Friday, and 9:30 a.m. to 5 p.m. CT Thursday.
- Send an email to membership@samaritanministries.org.

Michael Spencer book giveaway

Michael Spencer, featured in this month's Member Spotlight, is giving away five copies of his book *Humanly Speaking: The Evil of Abortion, the Silence of the Church, and the Grace of God*. Enter for an opportunity to win a copy by going to bit.ly/humanlyspeaking or scanning the QR code at the right. You'll be asked for your mailing information so we can send you a book if you win. Samaritan Ministries staffers and members of their households are not eligible to win.



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The real blessing

We're hiring at Samaritan Ministries!

We have open positions—from working with other members, helping potential members, creating material, developing solutions, and more! Join our 400 staff members in our mission to redeem health care by helping the Body of Christ love one another through sharing each other's health care burdens. If you're interested in pursuing a career at a Best Christian Workplace, go to SamaritanMinistries.org/Careers to learn more about our open on-site and remote opportunities.

Your fiscal year 2022 Impact Report is enclosed!

Please review the enclosed Impact Report for fiscal year 2022 to see how your membership in Samaritan Ministries has blessed so many of your fellow members! We offer numbers on both sharing and spending as well as stories of how our members bless each other through community. You make a difference for thousands of others with your Shares.

In the newsletter, Samaritan Ministries President and CEO Mark Zander offers his 2023 State of the Ministry to accompany the Impact Report. We also relate three member stories that exemplify how our members bless each other starting on page 4.

We thank God for a blessed 2022 and pray for His blessings in 2023!

Also in the newsletter:

Member Spotlight: Michael Spencer uses his Project LifeVoice ministry to encourage pastors and their churches to be attentive to the pro-life cause. Page 6.

Book report: To continue our recognition of the Sanctity of Human Life Month, we offer a report on the children's book *Before Your Birth Day* written by Samaritan member Teresa Krager. Page 10.

Health Care Stewardship: We start our monthly feature on navigating the health care maze by offering tips on finding and negotiating fair prices along with quality care. Page 12.

Pro-life testimony: Prison Fellowship CEO James Ackerman recalls how God moved him to get involved in the pro-life movement. Page 14.

Noteworthy: Jesus has the resources we need. Page 2.

The Doorpost: The real blessing comes not in avoiding persecution but in facing it. Page 16.

Use Healthcare Bluebook™ to steward Shares

It is important for members to be vigilant in looking for ways to save money on Needs by using Dash tools such as Healthcare Bluebook™ to select providers that offer competitive pricing. The most important thing members can do to help contain costs is to log in to Dash and access Healthcare Bluebook through our Health Center before seeing a provider.

Take advantage of telehealth options in your Dash account

- **24/7 Nurse advice line:** Connect with nurses trained to evaluate health concerns and determine next steps at no cost.
- **Not urgent:** Use the free "Email a Medical Professional" feature to connect with doctors who will answer your medical questions.
- **Need a prescription:** Use the \$25 "Call a Doctor" resource to avoid a more costly trip back to the doctor's office.

January 2023 Save to Share™ Needs

- **Kennedy** (21), daughter of Brian and Carol, is being treated for a severe case of ulcerative colitis and was recently airlifted to a larger hospital for further treatment.
- **Elizabeth** is being treated for breast cancer.
- **Galen** had surgery to remove his large intestine after cancer was discovered. Further surgery is planned.
- **Sharon** had her right kidney removed to treat renal cell carcinoma.

These Needs were assigned to members who participates in Save to Share™ for Needs greater than \$250,000. They have already been shared, so no additional giving is necessary. They are listed to encourage all members to pray.

JANUARY 2023

Christian Health Care Newsletter

State of the Ministry: Give thanks to God

GREETINGS, SAMARITAN MINISTRIES members!

As 2023 begins, it's a perfect time to give thanks to God for the love, care, and support Samaritan members have gifted to each other over



by Mark Zander,
Samaritan Ministries
Chief Executive Officer

the past year. Through prayers, special notes, thoughtful cards, and generous sharing, we have lifted each other up through some of life's most difficult experiences. In 2022, that included

more than 80,000 families sharing over \$350 million with each other to help bear unexpected medical burdens.

God is so good!

Even more amazing is that as a community of like-minded believers, we were able to do this through exceedingly difficult economic times. Praise God that His provision has no boundaries and always prevails even in our most desperate seasons.

He is so faithful!

For the Samaritan staff, 2022 has been a challenging year. We faced difficult decisions regarding Share proration, Share increases, and the future of the Given program. Our staff loves serving and doing ministry that helps lessen all our burdens, and I see firsthand how heart-wrenching it is for them to make decisions that negatively affect all our families.

Please know that our entire leadership and staff continually pray for God's wisdom and discernment as we decide what we believe is in the best long-term interest of the Samaritan community. Always remember that as a nonprofit Christian ministry, the only profit we seek in making these decisions is to sustain God's Kingdom work through the Samaritan community and the opportunity we have every day to fulfill our purpose: to grow and equip disciples of Jesus Christ to love God and love their neighbors.

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Samaritan™
MINISTRIES

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The real blessing

Member Letter:

THANK YOU FOR YOUR PRAYERS

We cannot begin to express how humbled and grateful we are for the generosity and prayers of our fellow Samaritan Ministries families. In what has been a difficult time in getting our daughter healthy, the prayers and kind notes kept us going and lifted our spirits. Having some of the financial burden lifted has given us peace of mind, and all the kind words remind us that we are all His children, and He will never forsake us!

**David and Cherie
TEXAS**

Christian Health Care Newsletter

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Noteworthy | From the Editors

Whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. ... God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work (2 Corinthians 9:6,8).

There are always some with health care needs that can “fall through the cracks,” often because of government regulations, hospital rules, pre-existing conditions, or vaccination status. Followers of Jesus Christ are affected by these hindrances, but we should not be limited by them.

Our Creator, Jesus Christ, has all the resources necessary to meet everyone’s needs. We can serve Him by freely giving to those who are left out, generously sharing the resources He has entrusted to us.

He Who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness. You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God (2 Corinthians 9:10-11).



Ray King
EDITOR EMERITUS

Helpful Resources

▶ Facebook.com/groups/samaritanmin

Reach out to other members in our Facebook Group.

▶ Important emails

Medical Needs: needs@samaritanministries.org

Sending or receiving Shares: membership@samaritanministries.org

Your membership: membership@samaritanministries.org

▶ Health Resources App | Dash.SamaritanMinistries.org

- Compare quality and cost of health care services in your area using Healthcare Bluebook™. Receive a \$250 reward when you submit a screenshot showing you chose a green fair-price provider.
- Email a medical professional or call a nurse (free), or call a doctor who can write a prescription (\$25).
- Access discount tools for prescriptions and lab tests.

▶ Writers guidelines: samaritanministries.org/writers-guidelines

▶ State disclosures: samaritanministries.org/statedisclosures

To see how you were able to contribute to this purpose in 2022, please take a look at the fiscal year 2022 Impact Report that is included with this newsletter mailing. Please also take a look at the member testimonies on pages 4 and 5.

Pursuing our mission

We are full of excitement and optimism for the journey that lies ahead! God is always up to something good at Samaritan as we pursue our mission to redeem health care—bringing health care back to Biblical roots, where loving and caring for the whole person physically, emotionally, spiritually, and financially is at the center. We are a community of believers sharing each other’s health care burdens through God’s provision and in a way that is consistent with God’s Word, our beliefs, and our values.

The health care industry continues to be in upheaval and health insurance companies and many health care providers continue to pursue flawed systems and programs. It is incentivized by perverse government policies, keeping the cost of health care artificially high, continually increasing, and unnecessarily complex. In addition, doctors, nurses, and other health care providers seeking to care for people endure bureaucratic barriers to their calling.

This is the health care we are on a mission to redeem. Bringing real Biblical solutions to these problems is what motivates us every day.

This coming year will be the next step in our journey as we pursue our mission of redeeming health



care. Thank you for joining us as we work together to lower costs, increase quality, pursue our values, and infuse a broken system with the love, caring, and sharing that Jesus and His apostles modeled for us. It will be a year to provide you with even more Christ-compassionate service and easier-to-use digital sharing features. The lessons learned from Given have become a springboard to help us design future programs and features that, God willing, will deliver a uniquely Samaritan sharing experience with nothing that resembles the complex and frustrating mess that health insurance has become.

With this issue we also are starting to provide you monthly guidance on how you can navigate the maze of health care in such a way as to find fair prices and quality care. See our new monthly Health Care Stewardship feature on page 12 of this issue.

Amazing opportunity

As staff who are also Samaritan members and part of the Samaritan community, we praise God for

the amazing work He did through all of us in a very difficult 2022. While only He knows what is ahead, we know that Matthew 11:30 promises that He will comfort those who come to Him with faith: “For my yoke is easy, and my burden is light.”

We love each and every one of you and consider it an amazing opportunity to be able to use our gifts and specific roles to serve you and serve God with excellence. Please know that we press on every day with heart, soul, might, and mind to serve you better and to do so for the glory of God and our Lord Jesus Christ. As Paul said in Philip-pians 3:12-14, that is the goal:

Not that I have already obtained this or am already perfect, but I press on to make it my own, because Christ Jesus has made me his own. Brothers, I do not consider that I have made it my own. But one thing I do: forgetting what lies behind and straining forward to what lies ahead, I press on toward the goal for the prize of the upward call of God in Christ Jesus.

I am looking forward to the amazing work God will do in and through all of us in 2023!

For The Kingdom!

Mark C. Zander

Your impact on other members

One of the key blessings of Samaritan Ministries membership is community. On these pages are some examples of how the community support that you provide has blessed your fellow members. See the fiscal year 2022 Impact Report included in this mailing for more details of the blessings of community.



Ella Grant, Oregon

I lived the first half of my life in Soviet Russia, and the second half here, in the United States. This is now my home. And Samaritan Ministries is where I have found another Christian family to be a part of.



I come from a family of atheist doctors and used to work in show business in Moscow. Needless to say, I was not a believer. I needed to move to the U.S. for my acceptance of Christ to happen four years ago. Since then, my biggest joy has been sharing about salvation with random people—and having been on both sides of the spectrum (“before Christ” and “in Christ”), I don’t mind rejection. I understand it. But I also know that the seeds I plant will grow because God Himself will water them. I’ve already seen evidence of that!

But while I’m very healthy overall—I play tennis daily, hike, and eat a healthy diet—a few months ago I went to an emergency room for severe bleeding and

received a crucial blood transfusion. I was blessed with complete inner peace throughout the night of my first U.S. hospital stay, the kind of peace that only comes from Jesus.

You guessed right: I did not shy away from sharing my faith with the nurses and my doctor.

But you can only imagine how happy I felt when my bills were shared by Samaritan members! Everything went smoothly. I loved being prayed for and receiving cards from fellow Christians, whom I will meet in heaven someday. I’ve been sharing about this experience a lot with overwhelming gratitude. Praise God for His faithfulness! Endless thank you’s to Samaritan Ministries members!

I am now putting together the pieces of God’s wonderfully designed mosaic of my life, with Samaritan Ministries as one of the small, beautiful pieces.



Matthew and Marina Foley, Indiana

I (Matthew) own a tree-cutting service, and Samaritan Ministries has been a huge blessing for us. We have gone through a long five years of large needs with something different every year.

We hadn’t really thought about health care provision until maybe three years or so into marriage when some friends mentioned Samaritan to us. We thought about it, and we ended up joining in 2016. The timing was really God’s grace, because within a year I started having serious health problems with a Need in 2017 for colon cancer and another in 2021 for lung cancer.

The Samaritan community was always there for colon cancer, surgery, and the six months of chemotherapy that followed. Ten days after the surgery, our daughter, Esther, was born. In the mix of all this, Marina had to have an emergency appendectomy in December 2017. Our doctor was very good and worked with us, and we

never had any issues receiving the funds we needed. For a hard situation, God really provided.

It's been comforting not having to worry about the financial aspect of everything. Putting down money for a procedure knowing that the money is gone only for a short while, that it would be coming back, is a great comfort. And any questions we had were always resolved by a quick conversation with someone at Samaritan. Lots of hospitals offer an upfront cash discount, and I get enjoyment out of saving members money.

Marina likes to say it was the "best-worst time" because it all drew us closer to Christ. Without the trials, we don't know where we would be. When you have a health issue, it pushes you to reach out to others and be blessed in that way.

Samaritan made things financially feasible so we could keep the business afloat and avoid all sorts of unknown stress. We might have easily been forced into a situation where Marina would need to get a job and I would have to quit my small business and find work elsewhere.

Running a tree-cutting service, I do the majority of the cutting. During my chemo treatment I could not use one arm. Someone we go to church with offered up his Fridays just as I started chemo. He was a stranger to us at the time and that's how we ended up at that particular church. He helped us survive the situation. Amazingly, the business had almost no loss of income that year. It was a culmination of God providing the right help with the right customers.

Samaritan definitely gave us peace of mind. Balancing a lot of different things, I never had to worry about the financial side with Samaritan, so I could do what I believe is best for my health pursuing the care that is needed.

Marina and I got some really encouraging cards from people. There were quite a few who really put their hearts into the card, sharing their own stories and resources, some even with their phone numbers to offer help. It is so encouraging to see how the Holy Spirit can put something on someone's heart and bless others in such a tremendous way. It's not just a get-well wish. It's a support community.

We're passionate about sharing our experience. It's good for us all to talk about problems and how the

Lord is working in our lives. I've had enough positive interactions that have counterbalanced the negatives through this situation. The Lord allowed me to have the right attitude through it all and to see and be blessed by all the positives that have come through the hardship.



Ken and Amy Bernhard, Louisiana



Samaritan Ministries has provided our family with a health care community that has allowed my husband, Ken, to spend more time with me and our children, who are 10 and 4!

Ken had been in an extremely toxic work environment for 15 years. He was traveling for work four to five days per week out of state. What kept him at his job were "the benefits," the security, the health insurance.

We also had been trying to have another baby for two years without any success. All the while, we felt God pulling my husband away from his career of 15 years. We realized there was no amount of money that could make up for the time he was missing with his family.

That was when (January 2022) we found out about Samaritan Ministries. We felt this was the answer to our prayer. This organization gave my husband the courage and confidence to follow the conviction God put on his heart and finally walk away from his former job.

His last day of work was February 25, 2022. Then, we found out on March 14 that we were having another baby!

Thank you for this organization. This gave us the hope we needed. I know God blessed us with another miracle because of our obedience. ♦♦♦

Member Spotlight

Michael and Barb Spencer: Project LifeVoice

by Michael Miller



Member Michael Spencer

Web ProjectLifeVoice.com

Email m Spencer515@yahoo.com

MICHAEL SPENCER TRIES to help Bible-based churches plainly call out the evils of abortion as part of proclaiming the Gospel.

The co-founder of Project LifeVoice speaks to pastors' groups, congregations, and other gatherings about the need for Christian leaders and laity to clearly lay out pro-life facts. He also leads pro-life apologetics workshops across the country and serves as the keynote speaker at pregnancy center banquets.

"Churches need to give voice to the voiceless," says Michael, author of the book *Humanly Speaking: The Evil of Abortion, the Silence of the Church, and the Grace of God*. "That means to speak up for the full biological humanity and the full personhood of the unborn child, to speak of them as our preborn neighbors, to treat them as our preborn neighbors, to speak out against this scourge on our land that we call abortion, and to defend and protect the most defenseless among us."

The Spencers: Michael's pro-life ministry starts in his Ohio home.



Michael and Barb Spencer (supplied photo)

His wife, Barb, is "very involved in this ministry." While she is unable to travel much with Michael due to the need to care for their daughter, Katerine (pronounced "Catherine"), She does "all of our bookkeeping, mailings, and social media."

Katerine, 23, was born in Guatemala with cerebral palsy. The couple adopted her when she was 8.

"She is unable to walk and has almost no practical use of her left hand," Michael says. "Her right hand is better but lacks fine motor

skills. Mentally, she functions at about a 4-year-old level. She is delightful in personality and kind in temperament."

"Preborn neighbors": Through Project LifeVoice, Michael hopes to "equip and inspire pro-life ambassadors to speak compellingly and to act sacrificially on behalf of the most vulnerable, most abandoned, and the most oppressed among us, and those are our preborn neighbors who are targeted by elective abortion."

"I help Christians in general and pastors specifically see their response to abortion as a Gospel issue, as a 'loving your neighbor as yourself' issue," he says.

One of the ways he does this is through his Life Defenders Apologetics Workshop, which aims to "equip pro-life ambassadors to communicate the pro-life message confidently and graciously." The workshop focuses on the questions "What are the preborn?" and "What makes humans valuable?" It is mainly hosted by pregnancy centers, Right to Life affiliates,

churches, Christian schools, and homeschool associations.

Michael also teaches participants how to respond to logical fallacies used in pro-abortion rhetoric "graciously and compellingly."

The good news is that he is seeing more churches waking up to the abortion issue.

"I speak at a lot of pastors' lunches and breakfasts every year," Michael says. "I've noticed in just the last year that I'm getting more of those opportunities, and I'm getting bigger audiences at these events. It's not because I'm anybody. I'm

sensing there's a bit of an awakening on the part of some churches."

The need: Dobbs vs. Jackson Women's Health Organization, the U.S. Supreme Court decision that overturned Roe vs. Wade in June 2022, has only served to heighten the need for pro-life teaching from the pulpit, Michael says.

"Since the Dobbs decision, really all of hell has been convulsing," he says. "Many of our opponents have become even more desperate in their crusade to dehumanize the

continued on page 8

Why Samaritan Ministries?

Michael and Barb Spencer switched to Samaritan Ministries because of what they had heard about Samaritan from members.

The church Michael was pastoring before he became involved in pro-life apologetics ministry switched him and two associate pastors from health insurance to a health care sharing ministry due to the high cost of the former.

The Spencers didn't feel like they were a good fit with that ministry and switched "because we had heard good things about Samaritan."

"I am not saying this to be kind because you're interviewing me," Michael says, "but Samaritan has been wonderful. Barb and I have both had surgeries, and you've shared most of that."

The Spencers also "loved the idea of Christians combining their resources to meet each other's needs."

"It's so Biblical," he says. "It's a powerful witness to a watching world."

That includes witnessing to unbelievers in the medical profession, Michael says.

"When Barb and I go to a hospital or a doctor's office, and we tell them that we're self-pay, they frequently now say, 'Are you with Samaritan?'" Michael says. "That's powerful. They're finding out there's this Christian group out there that doesn't have any insurance at all, but they're sharing each other's needs. It's a powerful witness.

"It's also a great savings financially. And, as we see the medical community being hijacked by leftist ideologies, this is a way to opt-out of some of that, not feeding a system counter to everything Christ stands for."

The Spencers are also blessed when they receive cards and notes with their Shares, especially when they're assured that others are praying for them.

"There's something sweet about that," Michael says. ♦♦♦

unborn child and to discredit and to malign the pro-life movement and pregnancy care centers.”

The recent midterm election results saw ballot initiatives in five states go against protection of the unborn. That, Michael says, also shows that many Americans “really either don’t care about the abortion issue or do support abortion.”

“The challenge for us now is not to become lazy as a Christian community,” Michael says. “The battle is far from over, and I think the cost of speaking up has increased exponentially. It’s more important now than ever to know how to articulate the pro-life position.”

Pastoral care: Articulation of the pro-life position is what Michael tries to teach pastors and others to do. He first felt the draw to this mission as a pastor in Ohio. He had pastored churches for over 23 years before being invited to join the Georgia-based Life Training Institute (LTI) staff.

“I loved being a pastor,” Michael says. “I wasn’t looking to make a career change, but I had felt very strongly about this issue.”

Michael had served at LTI for eight years when he felt the call to focus more specifically on reaching pastors and churches.

“The doors were opening more and more for me to work with churches and pastors,” he says. “I left with the intention of really wanting to focus primarily on reaching the Church, equipping pastors and Christians in general to give voice to the voiceless.”

He started Project LifeVoice with a pastor from Michigan in 2019. However, that person has stepped away from LifeVoice to focus on

personal health issues.

Lack of discussion: Michael believes there are three primary reasons that abortion isn’t discussed from pulpits more often.

1. *Fear:* “Many pastors fear offending church members or being perceived as political.”
2. *Ignorance:* Michael calls it “a failure on the part of some shepherds to know children from their own flocks are being killed by abortion, and to realize how intimately, personally, and deeply abortion is wounding or has wounded people in their own church.”
3. *Apathy:* “Tragically, some shepherds don’t care about their flocks. Jesus had a name for them: He called them hirelings. A pastor in this day and age has no excuse to be silent on abortion. There’s just too much information about what abortion does to children.”

Wise voting: Declaring abortion a sin from the pulpit is only the beginning, Michael says. “We need to know how to equip congregations to make the case for life,” he says.

One way to do that is to train them how to vote.

“I know that’s a really, really unpopular thing to say,” Michael says. “It’s interesting to me, though, that as shepherds we accept the responsibility to teach our people how to do many things: manage their money, raise their children, how to treat their spouse, how to behave sexually. For some reason, though, it’s sort of in the psyche of the church in America that we don’t touch the voting

issue. That’s a huge mistake, and it’s doing a huge disservice to the unborn.”

“To be clear, I don’t think pastors should be telling their people who to vote for, but I do think they should be training their people to know how to think Biblically when they go into the voting booth. It’s not that we’re single-issue voters, but where a candidate stands on the dismembering, decapitating, and disemboweling of little boys and girls tells me a lot about where that candidate stands on other issues.

“I think thoughtful Christians give greater weight to greater moral issues when we go into the voting booth, but this is not being said in most churches.”

Giving voice to the voiceless: Although most evangelical and Catholic churches are at least pro-life “in name,” Michael says, “few of these churches are willing to actually give voice to the voiceless and to equip their congregations to know how to engage people on this often very divisive subject.”

“I have a particular burden because of my pastoral background for the Church concerning this issue,” he says.

Abortion, Michael says, “is clearly a lethal threat to children, even to children within our own churches.”

“The local church is duty-bound by several passages of Scripture, for instance, Proverbs 31:8, to speak up for those who have no voice,” he says. “And Proverbs 24:11 commands us to rescue those being led away to slaughter.

“When churches are comfortable with their own silence or inaction concerning the least of these, I

think a church should be made uncomfortable.”

Hesitance: Some pastors are hesitant to speak strongly on life issues.

“Conventional thinking is if I speak out against abortion, I’m going to turn people off from the Gospel, but nobody ever says that about other evils,” Michael says. “Nobody ever says, ‘If I preach against stealing, I’m going to turn thieves away from the Gospel,’ or ‘If I preach about adultery, I’m going to turn adulterers away from the Gospel.’ It’s the opposite. If we speak the truth in love, as Paul commanded, then speaking the truth about abortion doesn’t turn people off. It draws them in. They realize ‘I need a Savior, and there is forgiveness waiting for me.’”

Prayer requests

- That God will continue to open doors for Michael’s training.
- That God will use Michael’s efforts to awaken the church to the plight of the unborn and their young mothers.
- For strength for Barb as she cares for their daughter alone when Michael travels. ◆◆◆

Michael Miller is editor of the Samaritan Ministries newsletter.

4 things to do to promote a culture of life

Michael Spencer of Project LifeVoice says that pastors can do four things to promote a culture of life in their congregations:

1. Lead their congregations in public prayer for the unborn. “If 2,000 toddlers were being killed every day in the United States and we never even prayed for them from the pulpit, what would that say about our love for Christ, about our love for the least of these? Clearly, that would reveal a terrible deficiency in our faith. We should be willing to pray for the unborn, their young moms, and their young dads, to pray for the abortionist and his staff.

“The Scriptures are very clear. If we really believe that God answers prayer, and if we really believe that abortion is a lethal threat to unborn children, even those potentially from our congregation, then why on earth would we not be praying for them at least on some regular basis?”

2. Teach a basic view of human dignity and worth.

“Pastors can’t assume that their congregation holds to a Biblical view of human dignity and worth,” Michael says. “What does the Bible teach about the doctrine of the *imago Dei* (image of God)?”

3. Expose abortion for the evil it is “in no uncertain terms” from the pulpit. “The pastor should do it on Sunday morning, when the big crowd is there, not on Wednesday night when only the faithful 12 are there,” Michael says. “He should declare it with all the fire of a reformer. Nobody should leave his congregation at the end of that hour wondering where God or he stands on this issue.”

4. Lead those who have aborted their children to the one who died to forgive them—Christ. “We can boldly declare from the same pulpit on the same Sunday morning in the same sermon that abortion is evil, and at the same time hold out the light of the Gospel of Jesus Christ to those who have aborted their children and who are perhaps now living with guilt and regret and shame. Jesus doesn’t just promise to forgive us of the sin of abortion if we confess it as sin, but He promises to put us back together emotionally, to restore us to Kingdom usefulness.”



Book report: *Before Your Birth Day*

by Greg Feulner

Samaritan Ministries member Teresa Krager has penned a joyful book for children to learn about the miracle of their pre-birth growth

*For you formed my inward parts;
you knitted me together in my
mother's womb.*

*I praise You, for I am fearfully and
wonderfully made.*

*Wonderful are your works;
my soul knows it very well.*

Psalm 139:13-14

Life begins at conception, but where can children learn about those precious months leading up to birth?

Before Your Birth Day, by Samaritan Ministries member Teresa Krager, answers such a need.

Tracing the life of a child from a few weeks after conception to birth, this special book gives children a real sense of their own unique personhood as those created in God's image from before birth.

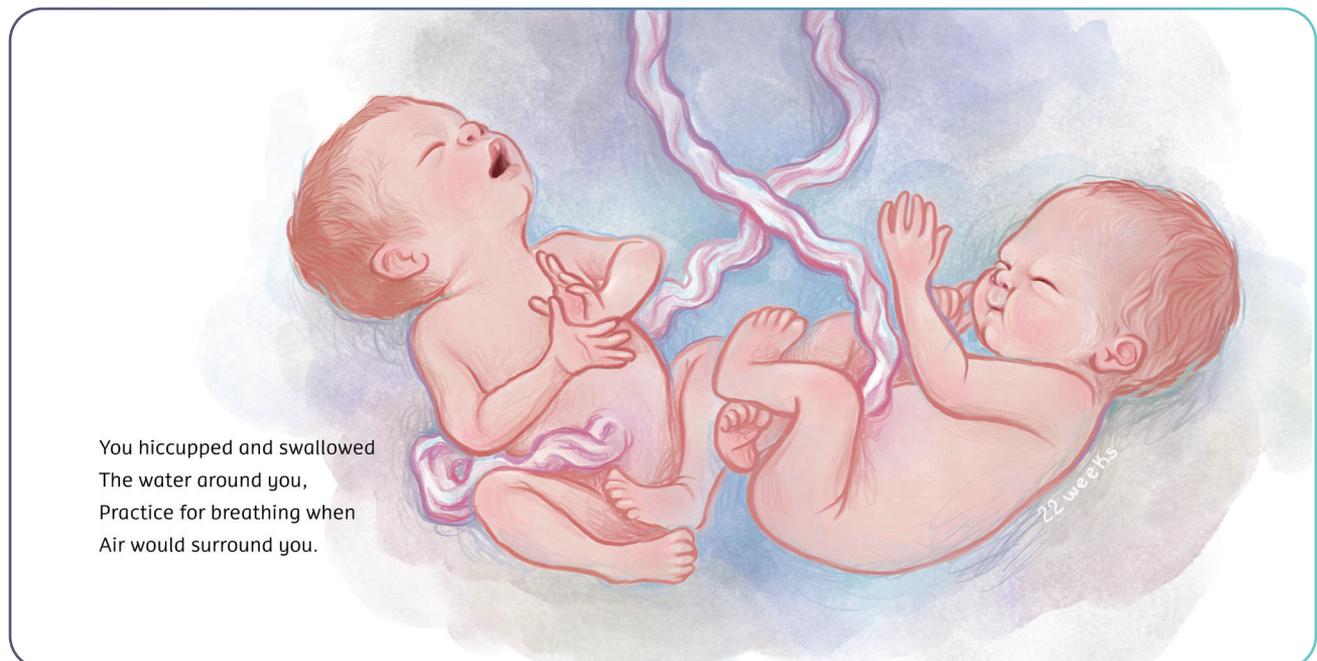
Before Your Birth Day came about after Teresa learned her son and daughter-in-law were expecting their first child after a difficult road. Right away, Teresa followed the baby's progress using pregnancy apps that provided detailed descriptions of the baby's size, abilities, and development. And, in her own words, she "had to learn

more."

God had placed a desire on her heart "to share the science and truth about preborn babies," to create a children's book showing "how wonderfully our Creator God weaves together His precious children in the womb."

"As a retired kindergarten and first grade teacher, my motto is, 'Dr. Seuss lives in my head, but Jesus lives in my heart,' so my picture books are naturally born in lyrical rhyme," Teresa says.

The colorful and vivid illustrations by Thalita Dol capture





A banana size now,
 Twenty-one weeks along.
 You heard Mommy's voice
 When she sang you a song,
 A hummin' and drummin' and strum sing-along.

the awe-inspiring development of a preborn baby and the life circumstances around pregnancy and childbirth. And the book is endorsed by medical professionals, including OB-GYNs, including interesting scientific information such as when a baby's heart-beat first appears, when hair and fingerprints and footprints are first observed, and how a preborn is able to see light through its mommy's tummy in the third trimester.

With useful information in fun poetic verse, traced along a beautifully illustrated journey, this is an important book to have in any child's library. ♦♦♦

Greg Feulner is assistant editor of the Samaritan Ministries newsletter.

The illustrations above and on the facing page are examples of the content in *Before Your Birth Day* by Teresa Krager, with artwork by Thalita Dol. Below, Teresa's grandson, Gideon, enjoys the book he inspired!



Navigating the health care maze

by Felicia Joubert

Be sure to catch our monthly feature filled with tips on finding and negotiating fair prices along with quality care

Health care these days can feel like a maze. There are so many options of where to go and who to choose for care. Just like working through a maze, you'll encounter dead ends, reversals, and sometimes a restart.

It can be overwhelming.

That's why, starting this month, we want to help you navigate the health care system with practical tips and resources every month.

You have tools

As the cost of health care increases, many question what is behind the cost of their care and if providers are charging a fair price. In fact, health care economists report that some hospitals bill 10 to 13 times the price that Medicare would pay for the same service. There are a multitude of providers and hospitals to choose from and more access to care than ever before, but as long as providers do not bill each patient equally for the same procedures, the need for transparency with medical billing grows.

Fortunately, as a Samaritan Ministries member you have reliable tools to help you find quality service at a fair price.

Recently, for instance, a Samaritan member took his 1-year-old daughter to the emergency room



for treatment of a head injury. After two hours in the emergency room, a negative CT scan, and some ibuprofen, they were finally able to rest and recover at home. Using Healthcare Bluebook's™ search tool (found in your Dash app at SamaritanMinistries.org/#hrc), the father compared the hospital charges on the bill he received for the same procedures. He found that the hospital had billed him over 5,000 percent of the Medicare rate for the emergency room exam and over 1,300 percent of Medicare's rate for the CT scan. With this information in hand, he was equipped to negotiate the bill with the provider and saved over \$1,200.

This story and others like it are the frequent experiences of many members. There could be multiple reasons why a provider bills a higher charge than the cost of the service, but you can compare costs and negotiate a reasonable price

to avoid being overcharged. With the resources Samaritan provides through Dash and a few simple steps, billed charges can usually be negotiated and reduced.

Healthcare Bluebook

Organizations like Healthcare Bluebook have tools and services to help you shop for affordable and quality care. They offer a fair price search tool for almost any service you may need, and this feature is not limited to eligible conditions. The search results give you the price you can expect to pay based on a scale of costs for a given procedure when compared to other providers in the same area. These prices are estimates based on billing history data.

We have had many successful stories with members using the services of Healthcare Bluebook. One member commented:

I was diagnosed with a need to have a left hip replacement. It was going to be pretty expensive, but the folks at Healthcare Bluebook really did a masterful job at negotiating the price way down. That reduced the amount that we would have to pay by thousands! I'm sold on this company.



(iStock)

Planning care

Health insurance companies negotiate rates with providers and expect individuals who enroll in the plan to accept those rates. Uninsured patients like Samaritan members have the freedom to negotiate their own rates, giving them choices in medical care. Depending on your family's care needs, it may only take a few steps to build your plan for accessing affordable and quality medical care so that you are prepared when you need it.

- For large bills, or difficult situations with a provider, the Samaritan Provider Relations team is available to help you negotiate a bill, saving you and the Samari-

tan community money. You can contact them at provider.relations@samaritanministries.org.

- Unsure of a diagnosis or if treatment is needed? You can call the free nurse line available in Dash. You may also email a medical professional for advice at no charge or call the telemedicine provider for a \$25 fee. Telemedicine consultants can prescribe medicine, although not for every situation. Go to Dash.SamaritanMinistries.org/#hrc for options.

Making use of these resources saves time and money, and it's all available online through your Samaritan Dashboard (Dash.

SamaritanMinistries.org). Your choice of care is in your hands.

Escape the maze!

Since price and quality can vary on many levels, planning ahead can save your family money, time, and maybe even some frustration as you will be better equipped to navigate the maze that is health care.

If you haven't already, don't wait for an emergency! Familiarize yourself with these valuable tools and resources today and avoid the headache of the maze. ♦♦♦

Watch this space each month for more guidance on practicing good health care stewardship.

Felicia Joubert is Strategic Relations Manager at Samaritan Ministries.

An abortion clinic, a calling, and a glimpse of redemption

A testimony by Prison Fellowship CEO James Ackerman

John Stonestreet of the Colson Center writes: "Recently, I talked to my friend James Ackerman, the CEO of Prison Fellowship Ministries. He told me a story about when he was younger, and how God used him in a special way. What follows is an edited transcript of a conversation I had with James:"

WHEN I WAS 18 years old, I got my girlfriend pregnant. She had an abortion. I was not in favor of it, but I didn't try to stop it either. Four years later, I gave my life to Jesus at an altar call at Calvary Baptist Church in New York City. Most of my new Christian friends were Upper East Side types who went to Bible studies at DeMoss House. A couple of them would regularly chain themselves to the entrance of abortion clinics, spending the rest of their weekends in jail. I was not up for joining them, but the Lord did call me to do something.

I learned there was an abortion clinic in an office building on Lower Park Avenue, just five blocks from my apartment. It opened at 6 a.m. on Saturday mornings. The Lord put on my heart the need to minister in front of the abortion clinic, not in protest but with a Bible in hand to share the love of Jesus. To let women know they had other options, to offer to pray with them, and to point them to the local crisis



James Ackerman

pregnancy center. I prayed, "Lord, if this is really from You, You have to wake me up at 5 a.m. every Saturday morning. I'm not going to set my alarm clock. It has to come from You."

On Saturday morning at 5 a.m. I was wide awake. So, with a Bible in hand I made my way to Park Avenue South to the abortion clinic. It had a large plaza in front and as women made their way to the building, I would walk backwards from the sidewalk to the entrance saying, "Jesus loves you. There is a better way. Can we talk?" That's it. And every Saturday morning for a year at least one woman turned around. Some were just afraid, saying things like, "I can't afford to have another child." A few even told me they had prayed that God would put somebody in their path that morning, and I was the answer to that prayer.

The last Saturday I went, a man

became furious as I spoke to his girlfriend. After he got her inside, he came back out, walked to his car, and pulled out a baseball bat. After three or four blows to the head, I was on the ground. The security officers came running out to help me, asking if I wanted them to call the police. "No, it's fine," I said. "I'll be alright." Do you know what? Not once in that year did those security officers ever even talk to me. Not once had they told me to get off the property and stop what I was doing.

That very night at a friend's birthday party, which I was in no mood to attend, bruised and beaten, I met my wife of 31 years, Martha. The next Saturday I woke up at 8 a.m., looking forward to taking Martha out on our first date.

Just before Wilberforce Weekend in Fort Worth this spring, I had lunch with a friend of mine who reminded me of that time. He said, "God was redeeming you." I had never thought of it that way. And then I realized something: there are at least 52 men and women alive today, all of them 32 years old because Jesus alarm-clocked me at 5 a.m. Every Saturday morning for a year He said, "Go there." ♦♦♦

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Prayer for the Persecuted Church

House church shut down in China

A Chinese house church in the city of Linfen in Shanxi province was closed by authorities in mid-November, ChinaAid reports. Members of the Linfen Covenant House Church have been harassed by the government for several months, starting with a raid on the church's family camp in August 2022. Shortly before the closure, two church workers were detained without notice. Authorities said the church and its school were closed because they weren't registered with the government. *Pray that members and leaders of Linfen Covenant House Church would be encouraged in their faith and that they will find ways to worship and study together.*

Iran government continues harassment

Iranian authorities may be using the focus on protests over women's freedom as cover to engage in continued harassment of Christians, Mission News Network says. A representative of Heart4Iran says that the government is raiding houses and "confiscating everything, their belongings, the furniture." *Pray for strength for Iranian Christians.*

Banking access blocked for Kazakh church

New Life Pentecostal Church in Talgar, Kazakhstan, is being blocked from banking services, Voice of the Martyrs-Canada (VOMC) reports. The problems began in 2017 when the church tried to deposit a donation. Its account was frozen for three years and then closed. A different account for the church was canceled in 2021. Such problems are not unusual for Christian organizations in Kazakhstan. *Pray that New Life and all Christian ministries in Kazakhstan would be able to conduct financial transactions without interference and that their money would be protected.*

Algerian laws restrict mission work

Algerian authorities are creating restrictions to make it more difficult for non-Islamic religious organizations to operate in the nation, International Christian Concern says. That severely hampers missionaries' work, especially when it comes to serving Muslim-background believers. Christians face the possibility of jail time and heavy fines. *Pray that evangelists and other ministers of the Gospel would find ways to share the Good News in Algeria without interference by government officials.* ♦♦♦



Remember those who are in prison, as though in prison with them, and those who are mistreated, since you also are in the Body.

HEBREWS 13:3

Our brothers and sisters in Christ around the world are being persecuted for the sake of the Gospel. We need to remember them in prayer and action.

Each month, we will provide updates and offer prayer points gleaned from a variety of sources. Please use them in your prayer time and possibly to seek other ways, small or large, to supplement our prayers with action.

FOR MORE INFORMATION ON THE PERSECUTED CHURCH:

International Christian Concern
persecution.org
800-422-5441

World Watch Monitor
worldwatchmonitor.org

Blessed are those who are persecuted for righteousness' sake ... Matthew 5:10a

✂ Detach and place on your refrigerator

THE DOORPOST

DEUTERONOMY 6:4-9, 11:18-21



Blessed are those who are persecuted for righteousness' sake, for theirs is the Kingdom of Heaven.

Blessed are you when others revile you and persecute you and utter all kinds of evil against you falsely on My account. Rejoice and be glad, for your reward is great in Heaven, for so they persecuted the prophets who were before you.

MATTHEW 5:10-12

JESUS SAYS THAT WHEN we are persecuted for following Him, we are blessed. The Kingdom of Heaven is ours.

Our natural response is just the opposite. We tend to think we are blessed when we don't face persecution, not when we do.

Peter and the other apostles in Jerusalem were beaten for preaching about Jesus after they had been ordered to stop, but they left the council meeting rejoicing that they had been considered worthy to suffer dishonor for the Name, and they continued teaching and preaching about Jesus all the more (Acts 5: 27-42).

We should rejoice and be glad when we face persecution, reviling, and false accusations because of Jesus. Our reward in heaven will be great.

Our life on earth is short and will end. Our reward in heaven lasts forever.



For The Kingdom,
Ray King