

This Month at Samaritan

February 2023

Samaritan™
MINISTRIES

Classic/Basic Sharing Summary*

Member Households: 81,232

Bills: \$32,634,347

Shares: \$32,462,771

Members in Samaritan™ Classic and Samaritan™ Basic submitted slightly more bills than Shares available resulting in a monthly deficit. However, thanks to the surplus from previous months we were able to absorb this slight monthly deficit.

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 CareConnect™ 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 sharing summary includes figures from all three programs, as all active members who were 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 January with Classic's and Basic's sharing for February. The Shares amount also includes managed sharing between programs.

Opportunity to win a copy of Before Your Birth Day!

Samaritan Ministries member Teresa Krager, whose children's book *Before Your Birth Day* was featured in our January newsletter, is giving away three signed copies of the book in February! Enter for an opportunity to win one of the copies by going to bit.ly/winbybd and entering by noon CST February 15. The picture book teaches children about the stages of growth of a baby from conception to birth and is told in rhyme. You can also find *Before Your Birth Day* for purchase at amzn.to/3WMIalm or you can contact Teresa at teresakrager.com/contact.

Take advantage of telehealth options on your Dashboard

- 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 to the doctor's office.

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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 who 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.

Visionary Family e-book giveaway

Rob Rienow of Visionary Family Ministries, the focus of this month's Member Spotlight, is offering a free e-book to Samaritan Members. For an electronic copy of *Family Worship: Genesis*, visit VisionaryFam.com/grace. On the website you'll also find helpful books and resources for fulfilling the Great Commission in the family and in the Church.

Inside this month's newsletter

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Join our Facebook Group!

Have you joined our Samaritan Ministries Community Facebook Group? Thousands of members interact to share encouragement, insights, and prayers. Go to facebook.com/groups/samaritanmin to sign up today.

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.

February 2023 Save to Share™ Needs

- **Gabriel Harju** (19), son of Bryan and Rebecca, was diagnosed with median arcuate ligament syndrome (MALS), a condition causing chronic abdominal pain. Future surgery is planned. Please pray for complete healing.
- **David Duncan** is being treated for two spots of melanoma on his head and back. Please pray for complete healing.
- **Stefanie Transue** is being treated for breast cancer. Please pray for complete healing.
- **Amanda Richards** is being treated for adenoid cystic carcinoma. Please pray for complete healing.
- **Dan Spinato** had surgery to repair an aortic aneurysm. Please pray for complete healing.

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.

Christian Health Care Newsletter

Member takes charge by finding the best prices

by Marshall Allen of Allen Health Academy

WHEN SAMARITAN MINISTRIES

member Troy Greenberg's son needed a follow-up surgery to complete the repair of a broken arm, he knew he'd be shopping around for the best price.

Fifteen-year-old Leighton Greenberg broke his arm when he stepped in and took a charge during a high school basketball game in March 2021. The opposing player landed on him, breaking Leighton's arm sideways. Ouch! Huge props for taking the charge—but bummer about the arm!

The family couldn't shop around for the initial surgery, which took place at a hospital about 30 minutes from their home in southern Wisconsin. It cost about \$25,000 and all but the first \$400 of it was shared by Samaritan. The surgeon screwed a metal plate into the bone, to hold it in place while it healed. Then, more than a year later, Leighton needed a



Samaritan Ministries member Leighton Greenberg plays for Oakhill Christian School in Wisconsin.
(Supplied photo)

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Another member saved \$146,000 by using Healthcare Bluebook™. See Health Care Stewardship on page 12.

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Member Letter:

'LOOK TO CHRIST IN ALL THINGS'

We are so thankful for Samaritan Ministries. Receiving notes of encouragement from other Christians during this process has been a wonderful blessing. All the staff at Samaritan were very helpful and informative as they walked us through our questions and always prayed, reminding us to continually look to Christ in all things.

Angela
SOUTH DAKOTA

Christian Health Care Newsletter

Rob Waldo, Anthony Hopp
EXECUTIVE EDITORS

Michael Miller
EDITOR

Ray King
EDITOR EMERITUS

Julia Ekstrom
MANAGING EDITOR

Greg Feulner
ASSISTANT EDITOR

Brittany Klaus and Kathryn Nielson
CONTRIBUTING WRITERS

Ben Hawkins
DESIGN

David Nielsen
ILLUSTRATION

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Contact us

newsletter@samaritanministries.org
PO Box 3618, Peoria, IL 61612
telephone: 309-689-0442
telephone (toll free): 877-764-2426
fax: 309-689-0764

The Christian Health Care Newsletter is published monthly by Samaritan Ministries International, a 501(c)(3) charity. Subscriptions to the Christian Health Care Newsletter are available to non-members for a suggested donation of \$12 per year. The information provided is for educational purposes and is not meant as medical advice.

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ACCREDITED

Noteworthy | From the Editors

Once when the Pharisees and the Herodians were trying to catch Jesus in a trap (Mark 12:13-17), they asked Him about the lawfulness of paying taxes to Caesar. Jesus requested a coin and asked whose image was on it. "Caesar's," was their reply. So, Jesus said, "Render to Caesar the things that are Caesar's, and to God the things that are God's." His response left them speechless.

There is something more profound here than a clever retort concerning taxes. Jesus declares that the whole of a person's life belongs to God. While Caesar's image is impressed upon a metal piece of currency, God's image is impressed upon every human life. Give to Caesar his coin, Jesus says. Give to God your lives.

As we are conformed to the image of Christ, we submit all of our selves to Him, the Giver of life: our relationships, our finances, our health. When we think about health care and the sharing community we are a part of, let's remember to render to God the things that are God's.



Greg Feulner
ASSISTANT EDITOR

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](#)

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follow-up operation to remove the metal plate.

Time for Troy to go shopping.

The unjustified price variation in health care is a big theme of my book, *Never Pay the First Bill*, and my health literacy videos, *The Never Pay Pathway*, available at allenhealthacademy.com. Patients get charged wildly different amounts for the same type of services depending on where they receive the treatment or their type of health care coverage. And studies show that you typically don't get better health care by paying more. You might be able to save hundreds or even thousands of dollars per health care encounter by shopping around.

I walk through these details and strategies for you in my book and videos. Once patients understand the health care game, they can play it. The key is to shun the overpriced medical providers and give your business to those who have reasonable prices. The savings can be huge, as Troy discovered.

Troy is a father of seven who owns a custom cabinet-making business. He and his wife caught on to the unreasonable variation in health care pricing about a decade ago. His wife needs a particular type of blood test every year. One year the local nonprofit clinic near their home charged \$890 for the test. The next year the same clinic charged \$1,280 ... for the same test! That didn't make sense to Troy, so he started looking for different options. He learned about the company Any Lab Test Now, which arranged for the same test at a clinic near their home for \$125. Boom—that saved the family more



Samaritan Ministries member Leighton Greenberg plays for Oakhill Christian School in Wisconsin. (Supplied photo)

than \$1,000, just for that single test! That was a decade ago, so they've saved about \$10,000 and counting.

It pays big to seek out the best health care prices.

"I'm at a point now where I am just entertained by the whole thing," Troy said of seeking out the best health care prices. "It's become a challenge and it's become fun."

Step by step

To shop for the best price to remove the plate in Leighton's arm, Troy started with a quote from the hospital where the original surgery was performed. They told him it would cost \$15,000. Samaritan would have shared the entire operation, but Troy knew it was unwise to overpay. He needed to look for

the best price.

A health benefits advisor referred him to Orthollinois' surgery center in Rockford, Illinois. Orthollinois publishes its prices and gave him a quote of \$4,700. That's a 69 percent discount off the hospital price!

But Troy kept looking and found an even better price at Wellbridge Surgical (WellbridgeSurgical.com) in Indianapolis. Wellbridge is another surgery center that publishes its prices and offers better value than the typical hospital. At Wellbridge, the operation cost \$3,675. That's 76 percent off the hospital price—a savings of \$11,325!

The discount came with some inconvenience. Troy's wife had to drive Leighton five hours to Indianapolis for the operation. They left in the morning, had the surgery in the afternoon, stayed overnight in a hotel, and returned home the next day. All went well. The family saved \$11,325 on Leighton's surgery and he's back on the court.

Troy could have had the procedure performed at the local hospital, and Samaritan would have shared the whole bill. But he knows that would have been a big waste of money. There's no magic money tree that funds people's overpayments for health care.

"I'm looking at this as a ministry," Troy said. "I want to be as responsible as I can with (the members') money, knowing full well that's going to come back on us if people aren't responsible." ♦♦♦

A version of this story originally appeared in Marshall Allen's free newsletter, which shows readers how to save money on health care. You can subscribe at MarshallAllen.substack.com.

Member Spotlight

Rob and Amy Rienow: Visionary Family Ministries

by Greg Feulner



Member Rob Rienow

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[Instagram](#) @visionaryfamilyministries
[YouTube](#): @VisionaryFamilyMinistries

ROB AND AMY Rienow started Visionary Family Ministries (VFM) in 2011 because they were passionate about training families and equipping the Church.

Based on Biblical foundations, VFM (visionaryfam.com) wants to rebuild and strengthen strong and vibrant relationships between families and the Church.

It's the parents: Scripture is clear. The primary people responsible for a child's spiritual formation are parents and grandparents. When parents carry out this responsibility, both family and Church thrive. VFM was formed from such a conviction.

"The ministry came out of a chapter of brokenness and repentance in my life personally," Rob says.

In summer 2004, Rob had reached a crisis. He and Amy had been married for 10 years at that point and had four children. Rob was a youth pastor.

"And as a youth pastor, the number one mission of my life was passing my faith to other people's children," Rob says. "So, I'm praying with other people's



Rob and Amy Rienow of Visionary Family Ministries (Supplied photo)

kids. I'm reading the Bible with other people's kids. I'm taking other people's kids on retreats and mission trips, and it was a special season of our ministry life. But the problem was I was praying with other people's kids and reading the Bible with other people's kids, but not with mine. I was helping other families spiritually, and I was neglecting my own."

The Lord turned Rob's heart to the ministry responsibility he had in his own home in the spirit of Malachi 4:6 and Luke 1:16-17, to "turn the hearts of fathers to their children and the hearts of children to their fathers."

"The Lord convicted me that I was putting my spiritual opportunities in front of my spiritual responsibilities at home," Rob says. "So

ever since then, we've been on this journey of what does it really mean to live for Christ first in our home?"

First, the home: "Our mission is to build the Church through a global reformation of family discipleship," Rob says. "Our conviction is that God created two institutions to build His Kingdom and advance the Gospel: the Church and the home."

These institutions are like two pedals on a bike. In modern Christianity in the West "we took our foot off of the family pedal and we began to peddle the Gospel—if you will—with only the church pedal."

"And we're pedaling with that pedal harder and faster, but we're losing ground because we're not really following the New Testament methodology of Gospel advance, which is a partnership between the

church and the home."

The aim of VFM is to help families live for Christ in their own homes, to pass on the faith through their children and their children's children, and to equip churches to equip families.

"The task of the church leaders is to equip the saints for the work of ministry (Ephesians 4:11-12). And we believe that being a spouse, a sibling, a parent is a ministry. In fact, it's the hardest ministry you've got, being a Christian in your family," Rob says. "And so, if that is actually our first ministry, then the local church—by necessity—has to have an intentional plan to equip people for this ministry of being in family relationships."

Many parents are completely delegating to the church their God-given responsibility to train

their children in spiritual things.

"Maybe they have their kids in a Christian school. Maybe they drop them off at a Sunday school or youth group," Rob says, "but they haven't caught this vision to be the primary spiritual trainers of their own children in the home and that this ministry is their great calling from God. It begins with the souls of their children."

There is help: Through video Bible studies, books, family devotions, conferences, and retreats, VFM offers a wealth of resources for parents who want to do better in the family ministry to which God has called them. VFM also offers help with reaching adult children, healing fractured relationships, functioning as a Christian single

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Why Samaritan Ministries?

When Rob and Amy Rienow of Visionary Family Ministries walked away from health insurance, they were excited for "lots of reasons."

"As we stepped out of traditional employment, where I had a paycheck every two weeks and health insurance provided through the church, and we launched this faith adventure of Visionary Family Ministries, we wanted to find a faith community that shared our values and our commitment to advancing the Gospel," Rob says. "Samaritan Ministries was the perfect fit for us."

Joining Samaritan in 2013 provided Rob and Amy an opportunity to serve others and worship God.

"It gave us an opportunity to trust God," Rob says. "It gave us an opportunity to help our fellow believers. And it gave us an opportunity to send money every month to people and to a ministry that we believed in instead of funding a giant insurance company that was probably using our money to do things against our faith."

"Being members for over 10 years with seven children, we've had lots of needs, but the Samaritan members have always been faithful and loving and gracious. And the team at Samaritan has always been there to help when we have been confused or struggling with how to handle bills or the paperwork or the process." 

parent, and more. They publish family worship guides through different books of the Bible that encourage families to pray and read the Bible together while having fun. They also reach a lot of families through their weekly podcast, "Family Vision."

"We come from the perspective that every family is needy, hurting, and in daily need of God's grace and mercy and strength," Rob says. "And so, the vision is not 'Thou shalt be a perfect parent in order

to have perfect kids.' This is about needy people falling short, coming to God every day for His grace and His mercy."

They don't ever use the terms "broken" or "intact family" because "every family is a broken family."

"Every family is struggling with sin and hurt and brokenness, and every family needs God's grace and God's mercy and the power of prayer and Scripture in the home," Rob says.

One essential but sadly over-

looked area is spiritual warfare.

"The enemy puts his firepower against the family because the family is the base that God created for all of human society. So, if you're going to engage in family ministry, you better get ready to engage with spiritual warfare," Rob says. "The Answers in Genesis ministry rightly identifies that most of the current cultural battles are Genesis 1, 2, and 3 battles: *God created the world*. 'No, He didn't,' the enemy says. *God created male and female*. 'No, He didn't.' *God created marriage between one man and one woman*. 'No, He didn't.' *God says children are a blessing*. 'No, you're supposed to kill them.'"

A critical ministry: When a church leader falls, it's more often than not because of issues in his own home.

"A pastor who is not praying and reading his Bible with his family at home is the norm statistically," Rob says.

Unfortunately, it's common for pastors to be hesitant to speak boldly on marriage and family issues because of issues in their own homes, Rob says.

"It's critical for us to be helping our church leaders to prioritize their ministry at home," he says.

Rob also says that churches need to develop a more robust understanding of the Bible's teaching on church leadership and the family.

"In the New Testament," he says, "if a man came to one of the elders and said, 'I'd love to be considered for an elder,' well, you would want to look for qualifications, right? And what are the qualifications? That he's a faithful husband, that he already ministers to his wife,

How church leaders can help families

Rob Rienow of Visionary Family Ministries recommends that every church leader do two things to help their families:

- 1. Encourage your church to develop a one- or two-page statement on a theology of family.** "Your church is about the Great Commission (Matthew 28:18-20)," Rob says, "making disciples, equipping people, sending them out, advancing the Gospel. So, the question is, does the family have anything to do with the Great Commission? If it does, then your church needs to engage with family."
- 2. Equip families for worship.** "Every Wednesday an email goes out to our congregation about the upcoming Sunday. Since our worship at church overflows from our worship at home," Rob says, "the main text of the sermon is sent out with a note, 'Please read this as a family and talk about these three questions. And here are two links to songs we'll be singing on Sunday. Please sing these songs in the car and at home to prepare your hearts.' So, what we're always doing is home first, church second, home first, church second. We want families to be in the Word and in worship first in their house and have that overflow into church rather than the other way around." ♦♦♦

that he's already a preacher of the Bible (1 Timothy 3:1-6 and Titus 1:6-9). In other words, if he has children, is he already teaching the Bible to his little congregation at home? Is he already shepherding the souls that God has entrusted to his care? And if the answer was 'no,' in the New Testament they would never give him more souls to take care of."

With all that said, Rob is very optimistic.

"The Holy Spirit is doing something all over the world right now," he says. "There is a global reformation of family discipleship happening. Parents and grandparents are waking up to their spiritual mission. Churches are waking up to this calling that they have to shepherd the home, and it's happening all over the world."

Taking time away: Rob encourages all married couples and families to go on a weekend retreat to grow and be refreshed. VFM offers retreats with "worship and teaching sessions that are intentionally designed for all ages to engage grandparents and the little ones," Rob says.

"We found that most Christians have never experienced anything like this," he says. "The reality is that most of what's happening in a church worship service is for the adults, and the kids just happen to be there. Our ministry is focused on providing intentionally multi-generational, interactive Bible teaching with object lessons, Scripture teaching, and worship that is intentionally reaching the youngest to the oldest."

VFM is also developing "Christian worldview trips" where they'll be



Rob Rienow directs at a Visionary Family Ministries event. (Supplied photo)

taking families from the Chicago area to the Creation Museum and the Ark Encounter in Kentucky and back to Chicago to the Field Museum of Natural History. In this unique experience, Rob and Amy will compare and contrast the Christian worldview with the secular/evolutionary worldview, assessing how both sides look at the same world and at the same evidence but see things very differently.

"If God awakens the heart of the parent or the grandparent to their spiritual mission, then they're off to the races," Rob says. "Every parent is diligent to make sure that their child is clothed and physically fed. If that's important, it's even more important that they be spiritually clothed and spiritually fed."

Prayer requests:

- For the Lord to protect the Rienows' marriage and family spiritually so that their ministry is always an overflow from what the Lord is doing in their home.
- For people to be a part of the ministry and the movement so they can be encouraged and equipped.
- For people to share with others what VFM has done for them.



Greg Feulner is assistant editor of the Samaritan Ministries newsletter.

Cardiologists zero in on the heart of health care freedom, patient care

by Greg Feulner

Samaritan members' Tennessee practice features transparent pricing

TRINITY HEART AND Vascular Group, started by two Samaritan Ministries members, celebrates health care freedom as well as fair pricing for its services.

Dr. Daniel O'Roark and physician assistant Nolan Hensley opened Trinity (TrinityHeartAndVascularGroup.com) in August 2022. The cash-only practice, with offices in Greeneville, Tennessee, and nearby Johnson City, seeks to provide quality, comprehensive, outpatient cardiovascular care at fair, market-based prices.

A better model

Both men had worked in practices that use the health insurance model but knew there was a better way. With more than three decades of experience in cardiology, Dr. O'Roark brings years of knowledge and experience to the exam room. More than that, the men's commitment to Jesus Christ and compassion for the sick and hurting motivates what they do and how they do it.

"A lot of what drives us is our Christian faith," Dr. O'Roark says. "Historically, Western medicine and its excellence was rooted in the Christian worldview and life view, and our mission is to play our small



Dr. Daniel O'Roark, left, and physician assistant Nolan Hensley started Trinity Heart and Vascular Group in August 2022. (Supplied photo)

part in recapturing that."

One thing that helps Trinity to stand out from other practices is the providers' full commitment to the patient-provider relationship, made possible by the practice's insurance-free model.

"Because we're free from third-party influence, we're able, for example, to give a new patient an hour-long slot," Dr. O'Roark says. "In previous practices, office time pressure was acute, with 15- to 30-minute time slots. For patients with complex cardiac situations, this simply isn't enough

time. Now we have plenty of time to gather the necessary information for making an accurate assessment, and, from that, we can thoughtfully take the best course of action with the full consent of the patient."

Medical freedom

Trinity celebrates and encourages informed medical freedom for patients.

"We take pride in making sure our patients have a better understanding of what's going on with them," Nolan says. "They're able to

take time to consider if they want a procedure done and what that looks like."

The difference is simply due to the cash basis of their practice, Dr. O'Roark explains.

"Patients tend to be more heavily invested in their medical care because they're paying for the services themselves," he says. "They consider if what is being proposed is reasonably necessary and effective."

Dr. O'Roark says that Trinity focuses "on showing patients how medical insurance has been redefined."

"Historically, insurance meant third-party payments for unforeseen, unpredictable, and costly illnesses, both short- and long-term, or trauma," he says. "Currently, insurance not only provides payments for emergency care and surgical procedures, but for outpatient health needs as well, including routine checkups. That approach has created very high out-of-pocket expenses for the patient."

Nolan adds that, "We want to make sure we are being cost friendly to the patients. We want you to be healthy, but we don't want you to go bankrupt being healthy."

Cutting out the middleman means lower costs for the patient, the two men explain. "A contributing factor to high medical fees is that practices must spend a lot of money simply to collect their money," Dr. O'Roark says.

"We can substantially lower the cost for our patients because we're not paying staff to obtain prior authorization for testing or treat-

ments or other dubious requirements imposed by third-party payers," Dr. O'Roark says. "The problem is that huge amounts of health care dollars are going to middlemen, and it has harmed patients by interfering with the providers' decision making."

By avoiding the middleman, overhead costs are substantially reduced, resulting in lower, highly affordable fees, he says.

"So, we are trying to develop a parallel system without third parties," he says. "Hopefully, in time this will expand to include more advanced medical service and specialty practices, and possibly even entire hospital systems."

Cutting out the middleman also means better, more timely service, Dr. O'Roark and Nolan say.

"We are restoring the provider-patient relationship," Nolan says. "For instance, we've had people come to us who could not get an evaluation or testing elsewhere in a timely fashion."

And prompt treatment is important. In cardiology, it can mean the difference between life and death.

"Patients notice in our area that there's a lack of access to good and timely medical care," Nolan says.

That's not the case with Trinity. "If it gets to the point where we're having difficulty getting patients in within two weeks or so, our practice objective is to recruit additional providers to keep up with patient demand," Dr. O'Roark says.

For change, awareness is crucial

"Across the U.S., awareness of the problems with the insurance

model is quite low," Dr. O'Roark says. "Many people sense there is a problem, but they don't usually understand what it is. Often, they have no idea what are the dollar costs associated with the use of their insurance, such as deductibles or out-of-pocket maximum costs."

"The day-to-day, ordinary outpatient care many Americans receive should not, in general, be paid for through medical insurance. When it is, it often results in unnecessary testing, low-impact treatments, or procedures that can drive up costs," he adds.

Continuing a legacy

In God's providence, Trinity's Greeneville office was also once the office of the late Dr. Robert Berry, a pioneer for independent, cash-based medical practice in the area and a Samaritan member. Dr. O'Roark and Nolan took much inspiration from him.

"He was legendary around here for his Christian care," Dr. O'Roark says. "About 10 years ago, I became very interested in this model. His influence was very prominent for us. We felt that with everything that has happened recently that the timing was right for this model in the setting of specialty care."

So far, they haven't perceived any meaningful opposition to their practice's payment model by third-party payers or corporate medical systems.

"We believe in this model. Because of that, we are big supporters of Christian health care sharing ministries."

Greg Feulner is assistant editor of the Samaritan Ministries newsletter.

Joy in trials ... really?

Did James mean it when he wrote 'Consider it all joy'?



by Brian Baker,
Immanuel Biblical
Counseling

AM I REALLY supposed to find joy in trials?

When you get to the point of asking this question with sincerity because the pain and difficulty of this world has sapped the joy out of your life, then you can begin to discover what true, Biblical joy is. Not the superficial, Pollyanna, life-is-great "so get over it" kind. Neither is it "putting lipstick on a pig." God is fully aware of what you feel, and He means what He inspired James to write. You can (must) "Consider it all joy, my brothers and sisters, when you encounter various trials" (James 1:2, NASB).

I went to the epistle of James when my joy was gone because I knew he was straightforward and practical, and I needed help quickly. I read those familiar words afresh, "Consider it all joy." It stopped me in my tracks. I thought, "Really, James? I have zero joy in this. How could I?" It wasn't skepticism. By God's grace I had the wherewithal to recognize God's Word is true and the problem lies not with Scripture but with me. So, my next question was, "OK ... how?"

God knows suffering

Before jumping ahead to the answers, we should pause and take stock of what is transpiring inside of us. The question comes from desperation; maybe we're on the verge of giving up on the faith because our experience doesn't match up. I don't mean it doesn't match unwarranted expectations (though that's true). I mean it wasn't matching Scripture. On the one hand, Jesus said, "These things I have spoken to you so that my joy may be in you, and that your joy may be made full" (John 15:11, NASB). After all, the fruit of the Spirit is "love, joy, peace, patience," etc. (Galatians 5:22-23). Yet, on the other hand, I was just so very sad, even bitter, all the time.

Our sadness is most often related to very specific events and situations: Your precious child to whom you gave the best years of your life and love is now estranged; your spouse doesn't love you; your beloved parent or friend has died; you have cancer; your dear church has split. Fill in the blank. Whatever it is, James includes it. The application is all-encompassing, "... when you encounter various trials"—major ones, minor ones, intense, or mild. They can come and go without warning like a tornado, completely upending your life forever. They may be your

constant, lingering, unwelcomed guest. Perhaps it is all of the above.

When I say that God knows what you are feeling, that is true. God is the one who wrote, "A foolish son is a grief to his father, (and) bitterness to her who gave birth to him" (Proverbs 17:25, NASB).

That isn't merely a truism. A parent's grief and bitterness are in the heaving sobs that salt their prayers—too deep for words, lasting days, months, and years. We hear this in David's lament,

Then the king trembled and went up to the chamber over the gate and wept. And this is what he said as he walked: "My son Absalom, my son, my son Absalom! If only I had died instead of you, Absalom, my son, my son!" (2 Samuel 18:33, NASB).

Jesus, the God-man, wept when his friend Lazarus died. In the Garden of Gethsemane, we're told that, "in agony He prayed more earnestly; and His sweat became like great drops of blood falling down to the ground" (Luke 22:44, ESV). The next day, every one of His friends abandoned Him. Yet He "for the joy set before Him endured the cross" (Hebrews 12:2, NASB). God knows grief and He answers our question: "Yes. Really. Consider it all joy." OK, Lord. But how?

How we change toward joy

James' beginning with the imperative (the command) "consider it" gives us a major clue about the "how." It has so much to do with our thoughts. Just as Paul explains, transformation (real heart-level change) into the likeness of Christ involves renewing the mind (Romans 12:2). Therefore, change from sadness and bitterness to joy in trials begins with our thinking. Take note of the several ways James guides us on how to think, how to interpret trials in Chapter 1. The explicit words he uses are "consider," "knowing," "do not be deceived," "if anyone thinks himself," etc. These are intertwined with examples of what to think and what not to think.

James 1:2-4 is a succinct progression of thought culminating in the final answer. "Consider it all joy ... when you encounter various trials, knowing ..." Knowing what? "... that the testing of your faith produces endurance." Before mulling over the connection with "endurance," notice that James sort of equivocates here. With a literary slight-of-hand he changes terms, thus shaping our thought. He redefines the issue. He doesn't explain. He simply switches "trials" to "testing of your faith." The trials are a testing of our faith.

God is orchestrating your trial

A "testing" indicates purpose and intent of the one who is testing. Of course, we know that James means God is behind it. And we know that God has a spiritual purpose because it is a testing of our faith.

Time and space prevent me from

God is sanctifying us with trials while accomplishing His purposes on the earth. These things are all for our good and His glory.

continuing the exposition, but there is ample truth here to begin the road to joy. Know this: God has orchestrated these various trials. We can rejoice in that much alone if we have a right understanding of God. We must think properly about the character of God.

Three key attributes come to mind:

- God is all-knowing.
- God is all-powerful.
- God is good.

God is omniscient. Let that sink in—He knows every single thing. He knows every possibility of every event with its effect upon every other possible action. This is mind-boggling. Not only does He know every circumstance and its effects, but He knows you, personally and thoroughly. He knows your motives, your thoughts, and your actions. "Even before there is a word on my tongue, (b)e hold, Lord, You know it all" (Psalm 139:4, NASB).

Secondly, God is omnipotent. He is able to take all knowledge and act upon it. His power is limitless. It is one thing to know something; it is

another to be able to do something about it. As Isaiah put it,

Declaring the end from the beginning,

And from ancient times things which have not been done,

Saying, "My plan will be established,

And I will accomplish all My good pleasure"

(Isaiah 46:10, NASB).

Lastly, we can be thankful that this all-knowing, all-powerful God is a good God. He is holy. He is kind, merciful, and compassionate. Paul reminds us "And we know that God causes all things to work together for good to those who love God, to those who are called according to His purpose" (Romans 8:28, NASB). As the old hymn goes, "Whate'er my God ordains is right."

But why?

James doesn't end there. His progression goes from experience to purpose—from trial, to testing, to endurance, to perfection, or maturity. God is sanctifying us with trials while accomplishing His purposes on the earth. These things are all for our good and His glory. Therefore, if we value what God values, then we can consider it all joy when we encounter various trials. ♦♦♦

Biblical counselor and Samaritan Ministries member Brian Baker is founder of Immanuel Biblical Counseling, LLC (immanuelbiblicalcounseling.com) in Florida.

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Members rewarded for finding fair prices through Healthcare Bluebook™

by Jonathan Ben-Ezra

WHEN A SAMARITAN Ministries member named Nicholas recently found out that he needed a complex medical procedure, his local hospital priced the procedure at about \$150,000.

He knew he would be able to get a 60 percent cash-pay discount on the initial estimate from that hospital but wondered if even that was a fair price.

A visit to Healthcare Bluebook™ through his Samaritan Dashboard showed he was right: The discounted amount was not a fair price. Then, after more research, Nicholas discovered a specialized, high-quality facility a few hours away from where he lives that would do the procedure for only \$3,400, a savings of \$146,600!

Stories like this highlight how broken medical billing really is in America. They also show that getting a large discount does not always guarantee that you are paying a fair price. This is why Samaritan Ministries offers tools like Healthcare Bluebook to members and incentives like the fair-price reward program offering a \$250 bonus (see samaritanministries.org/fair-price-reward for information).

To receive the reward, you only need to demonstrate that you chose one of Healthcare Bluebook's green fair-price providers



for a shareable Need or were able to achieve the displayed Healthcare Bluebook fair price from a provider that normally does not offer fair pricing. You then submit that proof with your bills. Samaritan staff will review it with your Need to make sure it qualifies for the reward.

Nicholas was not even thinking about the reward when he did extra research, though. He was hoping to reduce charges for his Need to help keep Shares as low as possible for all members. The fair-price reward was just the cherry on top.

Does the work that Nicholas did to procure a fair price seem daunting to you, though? That is where Bluebook CareConnect™ concierge service can help.

If you are scheduling a surgery of any kind, reach out to CareConnect at (855) 286-3663. The advocates there will help you find a high-quality, fair-priced provider in your area. Even better, Healthcare Bluebook will schedule that procedure for you and work out payment details with the provider.

Consider another example.

Recently, a member from Pennsylvania needed surgery. Her local provider quoted \$100,000 for the procedure, but, thanks to Healthcare Bluebook's help, this Samaritan member had it done at a high-quality surgery center for only \$25,000, a \$75,000 difference.

Each month on average, Healthcare Bluebook saves Samaritan members about \$550,000. The chart on the facing page shows that impact for each month of 2022.

From time to time, members can also find fair prices that aren't listed by Healthcare Bluebook. This is not a problem. You are still eligible for the fair-price reward! Just upload the required information detailed on the fair-price reward link above.

So, the next time you go to your provider, don't just look for a good discount. Make sure you check Healthcare Bluebook to see if you are paying a fair price for the service. For inpatient procedures, the tool also shows a facility's quality rating so you will know how the provider compares to others.

Together, we can steward our resources wisely, and we can all make a difference. ♦♦♦

Jonathan Ben-Ezra is Director of Program Management for Samaritan Ministries.

Health Care Stewardship appears monthly in the Samaritan Ministries newsletter.



Fair Price Reward Impact 2022

JANUARY	\$583,669
FEBRUARY	\$369,679
MARCH	\$758,972
APRIL	\$538,804
MAY	\$488,651
JUNE	\$360,314
JULY	\$465,321
AUGUST	\$623,948
SEPTEMBER	\$618,549
OCTOBER	\$563,307
NOVEMBER	\$582,498
DECEMBER	\$560,319

Encouragement

Members relate savings

Samaritan Ministries members using Healthcare Bluebook™ have been saving money on their health care bills, helping to keep Share amounts lower.



Michelle of Florida

I was searching for an orthopedic doctor to do my bilateral hip replacements. It's daunting to wade through all of the doctors and their reviews to find a good one. I thought that I had found the right one when Samaritan Ministries suggested I use Healthcare Bluebook.



I asked a rep there, Jami Carswell, if she could give me the ranking of the doctor I had chosen. He had five stars with all high positive reviews. So, you can imagine my surprise when Jami got back to me with his ranking at 14th percentile in the nation. That meant there were 86 percent more doctors with a higher national rating.

I told Jami that I needed to have (one with a better rating). So at my request Jami and her team started looking for another orthopedic doctor in my area. The one they found and that I chose had an 84th percentile ranking, and he was phenomenal. Not only did he do a superior job with both of my hip replacements, he was also a fantastic person with a caring, kind bedside manner. I never would have found this doctor if it weren't for Healthcare Bluebook.

In addition to helping me find a top-notch doctor, Jami and her team also helped me get a bundled price

for the operations at a reduced rate. Jami helped me with scheduling and handling the costs through Samaritan. Her communication was outstanding. She would email me and respond very quickly. We also spoke on the phone, and she was always kind and helpful.

Vince Carroll was also part of my Healthcare Bluebook team and handled communications with my doctor and billing. My doctor's office said Vince was wonderful to work with. Healthcare Bluebook really made this experience smooth and beautiful for everyone. I highly recommend the Healthcare Bluebook team to help you find the right doctor at a great price.



Lynne of Mississippi

My husband found out that he needed lumbar fusion back surgery. We were overwhelmed when the hospital he wanted to use quoted a price of \$157,000, and that was with a 30 percent discount. After contacting Samaritan Ministries, we were put in contact with Healthcare Bluebook. Jami and her team helped us get a quote from another hospital in our same area that ended up being \$25,000. What a difference! We were still able to use the same doctor. We can't thank Jami and her team enough for helping us with every detail. We don't know what we would have done without Healthcare Bluebook. ♦♦♦

**Share your blessings in our Facebook Group at
facebook.com/groups/samaritanmin**

Prayer for the Persecuted Church



Nigerian Christians mourn the loss of a community member in a recent attack. (International Christian Concern)

Attacks on Nigerian Christians intensifies at Christmas

Dozens of Christians were killed or kidnapped in Nigeria just before and on Christmas Day by Fulani militants, International Christian Concern reports. Forty Christians were killed in attacks in Mallagum village on December 18 and three more in Kagoro on December 23. Then, on Christmas Day, at least one Christian was killed and dozens of others kidnapped just as a Christmas service in Angwan Aki village was about to begin. *Pray for healing for those wounded, for release for those in captivity, and for comfort for grieving families.*

Social-media controls tightened in China

China's stricter controls for social media interactions could put Christians in the communist country in danger, Voice of the Martyrs-Canada notes. For instance, starting December 15, internet users can be punished for "liking" a social media post that the government considers harmful or illegal. *Pray that Christians in the nation will use spiritual discernment on social media sites and have wisdom on how to respond in any situation. Pray also for evangelists in China endeavoring to share the Gospel there.* ♣♣♣



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

"It is more blessed to give than to receive." **Acts 20:35**

THE DOORPOST

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



"In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how He Himself said, 'It is more blessed to give than to receive.'"

ACTS 20:35

"It is more blessed to give than to receive."

This was the final reminder of the Apostle Paul to the leaders of the church at Ephesus. It stands in stark contrast to urges of our human nature and the spirit of our age. By nature we tend to think we are more blessed when we receive rather than when we give to others. Some even find ways to be paid more for not working than for working. Scripture warns us not to fall into this trap.

In 2 Thessalonians 3:6-13, Paul commands us to follow his example of working night and day so as not to be a burden to others. "If anyone is not willing to work, let him not eat." In Ephesians he tells those who have been avoiding work and stealing from others to work with their hands so that they have something to share with those in need.

This pattern of working to give is foundational to following Jesus Christ and also to Samaritan Ministries health care sharing. Giving brings even more blessing than receiving.

"It is more blessed to give than to receive."

For The Kingdom,
Ray King



A handwritten signature in black ink that reads "Ray King".