

# This Month at Samaritan

March 2023

Samaritan™  
MINISTRIES

## Classic/Basic Sharing Summary\*

**Member Households:** 81,011

**Bills:** \$37,229,427

**Shares:** \$32,387,590

Members in Samaritan™ Classic and Samaritan™ Basic submitted significantly more bills than Shares available resulting in a monthly deficit. However, thanks to the surplus from previous months we were able to absorb this monthly deficit. If this trend continues, Classic Needs may risk proration in the coming months.

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<sup>SM</sup> 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 February with Classic's and Basic's sharing for March. The Shares amount also includes managed sharing between programs.

## 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 Resources app before seeing a provider.

## Tax information for Samaritan members

This year, the Internal Revenue Service tax season officially began on January 23. As a reminder, it is no longer necessary to fill out specific tax forms indicating that, as a member of a health care sharing ministry, you are exempt from the Affordable Care Act mandate to have insurance. Furthermore, you are not required to claim an exemption, provide documentation of your membership, make a shared responsibility payment, or obtain an Exemption Certificate Number for your federal tax return.

For a list of tax-related FAQs and states with special tax considerations (CA, MA, MO, NJ, RI, VT, DC), see [samaritanministries.org/tax](http://samaritanministries.org/tax). There you will find information, including links to access sample tax forms and instructions.

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## 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](mailto:membership@samaritanministries.org).

## 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](https://facebook.com/groups/samaritanmin) to sign up today.

## Inside this month's newsletter

**Accreditation for Samaritan Ministries:** The Healthcare Sharing Accreditation Board has recognized Samaritan Ministries as meeting its high standards of quality and ethical business practices. Page 1.

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## 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.

## 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](https://SamaritanMinistries.org/Careers) to learn more about our open on-site and remote opportunities.

## Sharing the Burden

You can buy your copy of the book *Sharing the Burden: The Samaritan Ministries Story* in both paperback and ebook formats at [bit.ly/sharingburden](https://bit.ly/sharingburden) or [bit.ly/sharingburdenebook](https://bit.ly/sharingburdenebook).

## March 2023 Save to Share™ Needs

- **Ben** is being treated for stage 4 bladder cancer that has spread to his lungs. Please pray for complete healing.
- **Ella** (13), daughter of Max and Kari, is being treated for ulcerative colitis. 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.

MARCH 2023

# Christian Health Care Newsletter

## Samaritan gains accreditation

by Michael Miller

**SAMARITAN MINISTRIES HAS** worked hard through its 28-year history to be transparent with members and retain a good reputation in the Body of Christ and among secular authorities and influencers.

The next step in maintaining that reputation has now been taken.

Samaritan received accreditation from the independent Healthcare Sharing Accreditation Board (HSAB, [hcsab.org](http://hcsab.org)) effective December 1, 2022.

"This is no small accomplishment," said Katy Talento, executive director of the Alliance of Health Care Sharing Ministries. "It means that Samaritan passed a rigorous vetting process with flying colors. We at the Alliance congratulate them for this accomplishment, which gives Samaritan's members another reason to feel confident about their health care sharing choice."

The accreditation also brought congratulations from the Oklahoma insurance commissioner.

"I applaud the health care sharing ministries' efforts to bring consistent accountability to their industry," Commissioner Glen Mulready said. "I also congratulate Samaritan for working through the process and receiving their accreditation."

Anthony Hopp, chief purpose officer of Samaritan, said the achievement is encouraging.

"We are pleased to be recognized for excellence in providing the means for our members to share each other's health care needs,"

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ACCREDITED

Samaritan™  
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### Member Letter:

SPIRITUAL NEEDS ARE MET

My wife and I were greatly comforted by the cards and notes of encouragement. Not only were our financial needs being met, but our spiritual ones as well. I never expected the outpouring of prayers, love, and financial assistance we have received. I trusted Samaritan Ministries members to help us, but I never imagined the response. In this dark time, our brothers and sisters have truly shone the light of Christ into our lives. Samaritan health care sharing is light years above insurance.

**Zane and Donna  
WEST VIRGINIA**

# Christian Health Care Newsletter

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## Noteworthy | From the Editors

It's easy to get comfortable even with something as countercultural as health care sharing when things are going well. But sometimes challenges arise.

This month's newsletter relates good news on a number of those fronts. First, we celebrate the fact that we have been recognized by the Healthcare Sharing Accreditation Board. We are grateful to be deemed a safe place for Christians to have their health care needs met.

But that accreditation is actually just the latest instance of God's gracious actions on our behalf. Anthony Hopp, our chief purpose officer, takes a tour through Samaritan history to recall different challenges that the ministry has faced and that God has brought us through. We have told some of these stories before, but we want to make sure they're remembered, just as the crossing of the Jordan River by the tribes of Israel was remembered with a memorial of stones.

Please take a moment to thank God for the miraculous things He has done in your life as well ... and maybe pile up your own stones of remembrance.



Michael Miller  
**EDITOR**

## Helpful Resources

### ▶ Facebook.com/groups/samaritanmin

Reach out to other members in our Facebook Group.

### ▶ Important emails

Medical Needs: [needs@samaritanministries.org](mailto:needs@samaritanministries.org)  
Sending or receiving Shares: [membership@samaritanministries.org](mailto:membership@samaritanministries.org)  
Your membership: [membership@samaritanministries.org](mailto: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](http://samaritanministries.org/writers-guidelines)

### ▶ State disclosures: [samaritanministries.org/statedisclosures](http://samaritanministries.org/statedisclosures)

Hopp said. "We strive to operate in a manner embodying Christian stewardship and quality service."

Joel Noble, Samaritan's director of Public Policy, said that outside recognition of Samaritan as a legitimate organization is "a continuation of what we've done for the past 28 years in terms of transparency."

"This shows what our members already know: that we're a trustworthy health care sharing ministry," Joel said.

### Thorough review

Before granting accreditation, the HSAB reviews more than 80 of a ministry's practices in several areas, including:

- legal structure and governance.
- organizational management and compensation.
- conflicts of interest and related party transactions.
- external communications and marketing.
- signup processes.
- written acknowledgments from members.
- published sharing guidelines.
- financial condition.
- financial sharing processes, including processing time, dispute resolution, and appeals.
- total amounts shared and not shared among members.
- proper ratio (at least 80 percent) of member contributions being used toward medical expenses vs. administrative expenses.

- membership contribution guidelines and management processes.
- availability of audited financial statements and IRS Form 990.

The accreditation, which at this time has only been extended to one other health care sharing ministry, Medishare, will help those ministries receiving it to be separated from organizations with bad practices claiming to be offering health care sharing.

"In the past two or three years, there have been organizations saying they are offering health care sharing but that fail to meet standards that long-standing ministries do," Joel said.

Those ministries have gotten in hot water with several states after stories of unmet medical needs began surfacing in the news.

Samaritan's accredited status also can help members who want to share information about the ministry with friends and family.

"Citing Samaritan's accreditation is an independent, third-party way for members to reassure those they tell about the ministry," Joel said.

### Quality board members

The accreditation board features experienced personnel, including:

- former Congresswoman Diane Black. Congresswoman Black served as chairman of the U.S. House Budget Committee during her tenure and on the House Ways and Means Committee. A registered nurse, she has 40 years of experience in health care.

- Mary Mayhew, former secretary of the Florida Agency for Health Care Administration under Gov. Ron DeSantis. Mary also served with the U.S. Department of Health and Human Services and for six years as the Maine Department of Health and Human Services commissioner.
- former Samaritan Ministries Executive Vice President James Lansberry. James served at Samaritan for 21 years and holds an Executive MBA from Bradley University. He is currently a life and career coach.
- David Cram, a certified public accountant who specializes in religious nonprofits. David and his wife, Joan, operate an income tax practice focused on serving missionaries, pastors, and the elderly.
- attorney Josh Heidelman, who has served Christian nonprofits for several years.

Creating the standards has been a multiyear process, starting in 2020. Once that was done, Samaritan began to work on its application. Besides submitting the above information, the ministry also provided several financial documents, audits, 990s, program materials, external communications and marketing materials, and a copy of Samaritan's Guidelines.

Samaritan's accreditation will be reviewed annually.

"We need to continue to have written acknowledgments regarding our noninsurance status, transparency in our sharing processes,

*Continued on page 13*

# Samaritan Stones of Remembrance

by Anthony Hopp, Chief Purpose Officer

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Just as the tribes of Israel erected a monument to God's deliverance, so, too, we can recall the times He has helped us through challenges

Do you ever look at pictures on your phone and, several minutes later, you realize you've gotten lost in the memories of those pictures?

They may be pictures of your family, of adventures with friends, of fun times.

I've kept special photos of my wonderful family, like the one on the opposite page, because they remind me how blessed I am to be part of and live in this family. I praise God for Jen and Ethan and Luke.

Another, also shown on page 5, was taken last year. Two reminders in it: First, God's beautiful, brilliant creation testifies to His awesomeness and majesty. The second reminder is that I'm so thankful for the friendship of these guys and others like them. Thank you, God, for friends who are like brothers.

Sometimes, the memories remind us of the goodness of God. And it's a good thing, too, because it's easy for us to forget God's faithfulness and goodness. We need reminders. In fact, the terms "remember" or "remind" are used 177 times in Scripture.

Here are just two examples:

- God says in Isaiah 46:9, "Remember the things I have done in the past. For I alone am God!"

- And, when Jesus shared His last meal with His disciples and gave them bread, He said, "This is My body which is given for you. Do this in remembrance of Me."

### We need refreshing

The works of the LORD, including salvation itself, are so worthy of remembrance, but our hearts are so prone to forget them. Our memories often need refreshing.

In Joshua 4, we see that God's people, the Israelites, needed refreshing and reminders, too. The reminders described in Joshua 4 are called Stones of Remembrance.

In that part of Joshua, Israel is finally about to enter the Promised Land after 40 long years of desert wandering, but there's a not-so-small problem called the Jordan River. In order to enter the Promised Land, the people have to cross the Jordan, which during flood times can swell to a width of a half mile and a depth of more than 10 feet. Joshua 3:15 says that the Jordan River was overflowing its banks. According to experts, the flood waters would have greatly complicated Israel's crossing.

So, at the beginning of Joshua 3, Joshua tells the people to be ready to move when they see the Ark of the Covenant. Then he tells the

people in verse 5 to purify or consecrate themselves because "tomorrow the LORD will do great wonders among you" (Joshua 3:3). Joshua didn't tell the people to sharpen their swords but to sanctify their souls. As urgent as it was to cross the river, it was more important that their hearts were prepared.

The next day, it's go-time: Joshua tells the priests to lift up the Ark of the Covenant and lead the people across the river. And chapter 3 ends with, "Now the priests bearing the Ark of the Covenant of the Lord stood firmly on dry ground in the midst of the Jordan, and all Israel was passing over on dry ground until all the nation finished passing over the Jordan."

Then, at the beginning of chapter 4, Joshua is told to direct 12 men, one from each tribe, to take one stone each and carry it with them the next day as they pass the ark.

"When your children ask in time to come, 'What do those stones mean to you?' then you shall tell them that the waters of the Jordan were cut off before the Ark of the Covenant of the LORD. When it passed over the Jordan, the waters of the Jordan were



At left: This photo helps Anthony Hopp, far left, remember a special time with his sons, Ethan and Luke, and his wife, Jen.

Below: Anthony, center, connects with friends and fellow Samaritan Ministries staffers Rob Waldo and Michael Grimm for another special memory. (Supplied photos)



cut off. So these stones shall be to the people of Israel a memorial forever."

Joshua then set up the 12 stones in the Jordan and then told the people of Israel the meaning:

And he said to the people of Israel, "When your children ask their fathers in times to come, 'What do these stones mean?' then you shall let your children know, 'Israel passed over this Jordan on dry ground.' For the Lord your God dried up the waters of the Jordan for you until you passed over, as the Lord your God did to the Red Sea, which He dried up for us until we passed over, so that all the peoples of the earth may know that the hand of the Lord is mighty, that you may fear the Lord your God forever" (Joshua 4:21-24).

### **Purpose of the stones**

The whole purpose of these 12 stones was to remind the people, and the generations to come, of God's power, provision, and faithfulness. It's so easy to forget all three. When we forget His power, our praise fades. When we forget His providence, our gratitude wanes. And when we forget His faithfulness, our faith flags and fear swells.

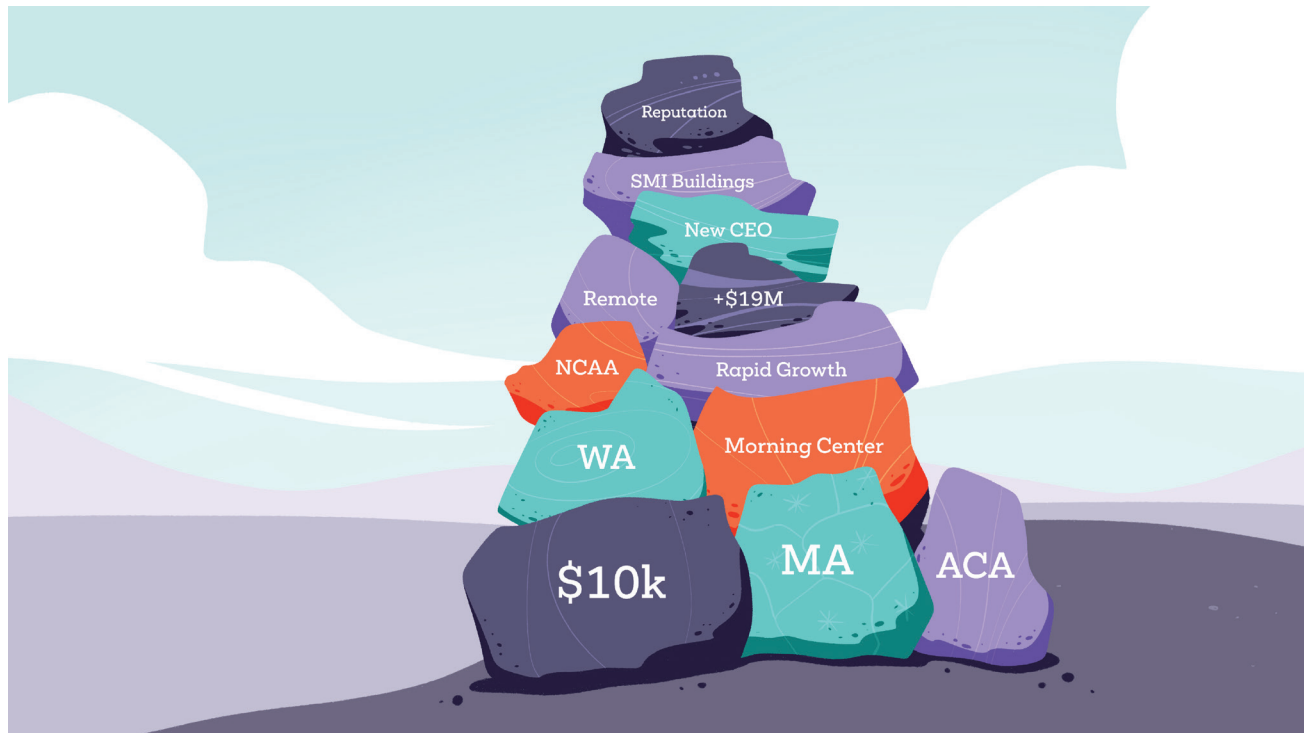
But let's look at these in the positive.

**Remembering God's power moves us to praise.** "Awe" is that feeling of reverential respect, mixed with fear and wonder. Author Paul Tripp says that even though humans are hardwired for awe, it's way too easy for us to struggle with awe amnesia, which Tripp defines as "the sad state of yawning in the face of glory." Because the Israelites had seen God's Power over and over again, I

would imagine "awe amnesia" was maybe a thing for them? The miracles the LORD did in the wilderness (and still does today) are intended to reflect His glory, point us to Him, and result in praise. The Stones of Remembrance remind us of God's amazing power.

**Remembering God's provision moves us to gratitude.** At every stage of the Israelites' journey, God demonstrated His covenant love through His often-miraculous provision and protection. Unfortunately, Israel's response was often grumbling, complaining, and unbelief. But God reasonably expects that our response to His provision be gratitude and thankfulness. In Luke 17, Jesus heals 10 men with leprosy and tells them all to go show themselves to the priests.

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Lyle Cruse, Samaritan Ministries

Verse 15 says that one of those men came back, praising God in a loud voice. It says that he threw himself at Jesus' feet and thanked Him. Jesus asks, "Where are the other nine?"

**Remembering God's faithfulness stirs up our faith and dispels fear.**

In Psalm 143:4, the Psalmist says, "I am losing all hope; I am paralyzed with fear." So what does he do? In verse 5, he says, "I remember the days of old. I ponder all Your great works and think about what You have done." Psalm 77:10-12 says, "And I said, 'This is my fate; the Most High has turned His hand against me.' But then I recall all You have done, O LORD; I remember Your wonderful deeds of long ago. They are constantly in my thoughts. I cannot stop thinking about Your mighty works." Notice how over the

course of three verses, the psalmist goes from despair to remembering God's faithfulness, which activates his faith.

**Samaritan's own remembrance**

Throughout Samaritan's 28-year history, God has also done the seemingly impossible time after time. There are so many Stones of Remembrance for us. But because the concerns of the present often dominate our minds, we sometimes have little mental energy to remember what came before. We forget His power, His provision, and His faithfulness. Joshua 4 urges us to remember. To remember His power, His provision, His faithfulness. To look back, call to mind, and talk about the times when God showed up and split the Jordan River.

For Samaritan Ministries, that means times like the following:

**The first Need:** In the early years of sharing, God miraculously protected those early members from any large catastrophic Needs. Around 1995, a member had a \$10,000 Need and there was only \$2,500 of Share money available per month. But over the next four months, very few bills were submitted, and the members were able to share the entire \$10,000 Need. The LORD protected and provided.

**Massachusetts law:** In 2006, a health care "reform" law, was passed and signed into law in Massachusetts, requiring residents there to have insurance. The problem was, there was no protective language in that law for health care sharing. But God made a way. As Massachusetts bureaucrats built out how the law would operate, a pro-life lobbyist put us in contact with a friendly bureaucrat

who asked for information about what we do, which was mailed to him. Without any further contact, a year later when the regulations came out, they included language that provided an exemption for members of HCSPs. This is what God does!

**Affordable Care Act:** A few years later, the Affordable Care Act was being formulated and modeled after the Massachusetts law. However, there were a few different versions in Congress being considered. Again, God granted us favor by having an exemption placed in one version by way of a friendly Iowa state legislator who lived next to a U.S. senator who was friends with another U.S. senator who was one of the key authors of the ACA. That version was passed in the Senate and sent to the House. In the interim, another senator passed away in an overwhelmingly Democrat state and was replaced by a Republican senator who would have opposed the ACA. Therefore, the House couldn't risk making changes and sending it back to the Senate, so the version with our exemption was passed, became the ACA, and included the health care sharing ministries exemption. With God, all things are possible!

**Washington state:** On April 1, 2011, Washington state sent us a cease-and-desist order with no warning. We almost didn't believe it, since it was April Fool's Day, but this was no joke. Then we discovered a Samaritan member had just been appointed to a vacant seat in the state Legislature there. We worked with him and a lobbyist who also was a Samaritan member to get safe-harbor language added to

a bill implementing the Washington ACA marketplace exchange. That led to the cease-and-desist order being dropped. We never had an interruption to any Washington memberships or sharing, and we actually got a safe harbor law out of the deal. It just so happened the whole process took 40 days. To God be the glory for delivering us from the desert!

**The Morning Center:** Samaritan Ministries has always been committed to protecting, supporting, and advancing the sanctity of life. In 2011, God gave us the opportunity to launch the Morning Center, a ministry that provides comprehensive prenatal care to underserved mothers in Memphis and Atlanta. For a while, we incubated the Morning Center by providing leadership, office space, and funds to get it going. Then we launched it to thrive on its own. Through God's provision and protection, over 700 babies have been delivered and over 1,300 families have been served. The LORD has made a way for more babies' lives to literally be saved and for women to be shown compassion and the love of Jesus.

**Membership growth:** Between 2013 and 2018, Samaritan Ministries experienced significant growth. While growth is a good thing, sometimes the growth was extreme—like 30 percent net growth in one year! And with that kind of growth comes all sorts of challenges, such as just keeping up with existing work; finding, hiring, and training several new staffers; and ensuring that the weight of growth doesn't collapse our infrastructure. God was clearly

with us during these six years of rapid growth.

**NCAA requirements:** For a long time, the NCAA required that student-athletes have health insurance, even if the school allowed health care sharing in lieu of insurance. Curt Smith was our lobbyist in Indiana, home of the NCAA, and had previously helped us pass the Indiana safe harbor law. Curt had a son who played college basketball, even playing in the Final Four in 2011. Curt's son passed away from cancer in 2016 at the age of 25. God used this tragedy to allow us to meet with high-level contacts within the NCAA and get their policy changed to allow student-athletes to use health care sharing. In October 2016, the NCAA announced its decision to allow health care sharing ministries to meet its insurance requirement.

**COVID-19 response:** In early 2020, COVID-19 quickly changed the world, and we were forced to quickly change with it. With shelter-in-place mandates imminent, we needed to find a way to keep serving our members. It just so happened that God had just brought Will Cooper to Samaritan, and through Will's leadership as vice president of information technology (and the leadership and help of so many other staff), we were able to go from about 5 percent of our staff working remote to 95 percent working remote ... in about one week! God made a way for us to serve our members without interruption, protect our staff, and establish a new normal. We are now blessed to have 52 percent of our

*Continued on page 13*

## Member Spotlight

# Michael Eastham, Samaritan Ministries Board member

by Michael Miller

**MICHAEL EASTHAM IS** joining the Samaritan Ministries Board of Directors with 30 years of financial planning and business experience.

In the 2022 Board election, Samaritan members elected the Orlando, Florida-area resident to a three-year term, and re-elected incumbent Jim Taggart to his second term.

### Starting a business

A few years after Michael and his wife, Vickie, and their young family moved to Florida in 2002 from the Washington, D.C., area, he decided to get his own business going. After graduating from James Madison University, Michael had already worked at public accounting firms.

"I had an interest in all things financial," he says.

So, Fellowship Financial Group was born in 2006.

"I knew it was a gifting that I had and that there were a lot of people who needed those kinds of services," Michael says.

### Calm financial waters

Michael says he tries to steer Fellowship Financial customers in such a way as to avoid stock market turbulence like the U.S. has been seeing.

"We help people focus on income investments, like interest



Michael and Vickie Eastham (Naomi Lynn Photography)

and dividends," he says. "That way, economic changes don't heavily impact what we do for existing clients."

One way he has tried to share his wisdom is through a book he first

published in 2017 and then updated in 2021, *Common-Sense Income Strategies: Simple Step-by-Step Ways to Maximize Your Retirement*.

"My book is designed to shed light on the fact that Wall Street

only teaches one way to invest, whether you're in your accumulation years, or your distribution years are approaching, or you're in retirement needing less risk and more income," he says. "The book is one way I can get our message out to people who otherwise wouldn't know about investing for income."

### Using his gifts

Michael's financial acumen has enabled him to serve on the boards of nonprofits and the finance committee of his church, Metro Life, in Casselberry, Florida.

"It has helped me to be able to give back in areas where the nonprofit or the church needs help and also to be a resource for people who need questions answered," Michael says. "I always make myself available for those types of situations."

It's also a way he can use his abilities for the purposes of the Kingdom of God.

"What it really comes down to is using the gifts that God has given you to sow back into the Kingdom and serve others," he says. "For me, that's been an entryway. It has created an opportunity for me to

share, number one, the giftings that I have in a way that serves people and, number two, to be a light in the community.

"My business is a for-profit company, not a ministry in the theological sense of the word, but I certainly work hard to live my life in a way that brings God glory and also shows that I'm a good steward of the resources that He has given to my family and to me.

"We need to be good stewards of the gifts that we have been given, the skills that we have, and

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## Why Samaritan Ministries?

Michael and Vickie Eastham didn't have any health issues during their first couple of years as Samaritan Ministries members after joining in 2019.

"Then we had a couple of situations back to back where we had some significant Needs," says the new member of the Samaritan Ministries Board of Directors. "We got to experience the sharing process."

The surprising part for them wasn't the financial support from other members, but the notes.

"Previously, we hadn't thought much about sending notes to other members with our Shares," Michael says. "But then when we had a Need, we started receiving notes from people who were sharing our medical expenses. These were people we don't know and will probably never meet this side of Heaven. It's an unusual extension of God's love to get an encouraging note saying that they're praying for the issue. That was surprising to me."

Michael says he has always been "kind of a problem child when it comes to looking at health care."

"I've been a critic of the way the health care system works," he says. "I feel like it's broken in so many ways, that it treats the symptom and not the real cause of an illness."

When the Easthams were looking at buying health insurance, they ran into a major problem. Due to lack of transparency, the plans couldn't be properly compared, he says.

So the couple started looking at health care sharing and initially joined another ministry.

"But I was really intrigued by the concept of people who 'own' part of their care and having help for the things that happen medically," Michael says. "Going down that path led us over to Samaritan. We had some friends who had used it and we liked the structure, so we transitioned over a few years ago." ♦♦♦

the financial resources that we have as well.”

### **Advice for the young**

Michael encourages young people leaning toward creating their own business path to take that step.

“Your most secure job opportunity is the one you create for yourself,” he says.

“The world we live in today is entirely different than it was for my parents’ and their parents’ generations. There was a lot more employer loyalty. People would go to a job and start a career path. Unfortunately, too many larger businesses just look at people as resources. The human relationship is discarded if it can be replaced with something more efficient.

“My biggest encouragement to young people is that they need to be the difference makers. The way that you do that is by taking control of the resources and the giftings that God has given you. Invest those in a business where you can provide for your family and where you can learn and develop a skill. You can also serve the community in some way, shape, or form.”

### **Don’t fear failure**

Failure, Michael says, is one way that young entrepreneurs learn and get better.

“Everybody’s going to fail at something,” he says. “It’s not so much about whether you’re going to fail. It’s what happens when you do fail. For me, it creates maturity and a responsibility to plow forward, continue to work hard and be diligent no matter what happens.

“God is the creator, and He has

made me in His image, but He didn’t promise me a perfect life this side of Heaven.”

### **The road back to Christ**

As a teenager, Michael wandered away from the Christian faith he had been raised in.

“Not unlike many teenagers that think that they know everything, I just decided to go out on my own,” he says. “It’s pride that makes us feel like ‘I know better than my parents do.’ I just did my own thing for several years and rebelled in the same way that most people rebel. Then you get to a point where you feel like, ‘All right, well, I’ve got to start looking at life differently.’ I guess you call that maturity. You start to reflect on the things that you were taught when you were young, those foundational things. For me, it was the Gospel.”

At the age of about 20, Michael says, he realized that his need for Jesus was deep.

“I just recognized that that’s how I wanted to live my life,” he says. “I wanted to be honorable, I wanted to be a man of integrity, and I wanted to work hard, so those things brought me straight back to Scripture.”

### **The Eastham family**

Michael and Vickie have four children: Joshua, 22, Nicole, 28, now married; Jonathan, 26; and Hope, 14.

He and Vickie met at a CPA firm where they both worked. Vickie was the office manager there and now manages the Eastham household.

“She does a phenomenal job,” Michael says.

The Easthams adopted Hope

after deciding they “weren’t quite ready to not have a baby in the household.”

After realizing how long international adoption would take, they switched to a local Christian adoption agency. In a short time, they were able to bring Hope home.

“It was really a miracle in God’s timing: the way the paperwork flowed, when the birth mom came in to notify the agency that she wanted to give her child up for adoption. Every single one of those little data points clearly pointed to the miraculous hand of God in the whole process.”

### **The future is now**

Michael is looking forward to serving on the Samaritan Board.

“I hope to be able to apply some of the strategic insights that I’ve been able to acquire over the years of developing my own business and skill set in the financial area,” he says. “Also, I have a passion to try and figure out the ways that we can contribute to the health care community and get our voice heard.”

Michael also is looking forward to contributing to the growth of the organization, “at least from a strategic standpoint, to help leadership think critically about opportunities to pursue.”

“I am honored to represent Samaritan members on the Board of Directors for the upcoming term,” he says. “I look forward to experiencing all that God intends as I bring my ideas and perspectives to the ministry.” ♦♦♦

Michael Miller is editor of the Samaritan Ministries newsletter.

# CPAP alternatives open up

by Kathryn Nielson

Samaritan member explains difference between machine and mouthpiece

**FOR YEARS, THE CPAP** (continuous positive air pressure) machine has been the gold standard in treating patients with sleep apnea, but a newer non-invasive method has become recognized as a viable and effective treatment for sleep apnea.

Dr. Rod Willey, a Samaritan Ministries member and the founder of Koala Center For Sleep and TMJ Disorders, says it's estimated that out of 350 million Americans, 54 million Americans suffer from obstructive sleep apnea, with 75 to 80 percent of those cases going untreated. An estimated 22 million Americans suffer from moderate to severe sleep apnea.<sup>1</sup>

## What is sleep apnea?

Obstructive sleep apnea, the most common form of sleep apnea, results from a restricted airway. When we fall asleep, our muscles relax, the jaw falls back, and we enter the deep reparative sleep needed for the body to do its repair work. If the jaw falls back too far, our airway becomes restricted. Snoring, the most common indicator of a restricted airway, is caused by the vibration of the uvula and surrounding tissues. Snoring stops when the airways become too restricted, causing the breathing to stop. Oxygen levels drop, blood pressure rises, and the heart begins to beat faster.



(iStock)

"At this point, the brain only has one of two choices: kick you out of the deep sleep or let you suffocate," Dr. Willey says. "So it's constantly kicking you out of that deep sleep."

This vicious cycle of going in and out of deep sleep all night long is followed by daytime fatigue. Sufferers then use power drinks, power naps, and cups of coffee in an attempt to push through the day only to go back to bed and spend a night of being kicked out of that deep, restorative sleep.

And over and over it goes.

The CPAP works by forcing air down the throat to keep the airway from collapsing. Although the machines work 100 percent of the time on a mannequin, 40 to 60

percent of people cannot use the masks because of claustrophobia, air leaking out the side, the noise or appearance, or sinus problems. For those without these problems, it will work—if they can keep it on their face and continue using it.

## An alternative

One alternative is the oral appliance, a device invented in the early 1990s. By 2006, it was accepted as a bona fide treatment for sleep apnea. It's rated equally with the CPAP machine for those with mild to moderate sleep apnea, working as a brace to hold the lower jaw forward, keeping the airway open so the patient can breathe and

*Continued on page 12*

sleep at the same time.

The oral appliance usually results in a two-thirds reduction of severe apnea, causing it to be reduced dramatically but not eliminated if it's too severe.

For the more severe cases, Willey says there's only so far that the jaw can be moved forward, and a CPAP system is rated higher than the mouth appliance for the 50 percent who are not pulling the mask off at night. In more severe patients, however, combined therapy—using both the CPAP and an oral appliance—has improved results.

"Research has proven that you can reduce the pressure on a CPAP by 4 points if you're using combined therapy on the average," Willey says, comparing the pressure on the face from a CPAP at a level 12 to a 40-mph wind going down the throat all night long. That level is so aggressive that it creates more leakage of air out of the sides of the mouth. The amount of air flow the person is having to deal with can be difficult. By doing combined therapy, using the appliance to pull the jaw forward as a brace to hold it in place, a patient can use a minimally invasive CPAP that fits just on the nose and can then reduce the level to an 8 or 7.

"Now you've got something that can be very successful and much more comfortable," Willey says.

Willey recalls a patient he treated who stopped breathing 105 times a night and couldn't use a CPAP system. A tracheotomy was scheduled as a last resort. Additionally, the patient was in the process of going on disability. Willey fitted him for an oral appliance. The follow-up sleep test showed a drop of

breathing stoppage from 105 to 30 times per night. It saved his life and his career. They then added a minimally invasive CPAP nose mask, reducing the number of times he stopped breathing per hour even further to three and eventually to none at all.

### **Why is it such a big deal?**

Without deep reparative sleep each night, over time our bodies pay the price in multiple ways. If sleep interruption happens for too long, we end up with repair sleep deprivation, which affects the body in multiple ways.

**Mentally:** We can experience brain fog, short-term memory loss, difficulty thinking, anxiety, and depression. If it continues for too many years untreated, early on-set Alzheimer's or dementia results.

**Heart issues:** When there is a low oxygen environment, the heart works harder to get whatever oxygen is left, resulting in high blood pressure, atrial fibrillation, an enlarged heart, and even potentially a heart attack. Researchers have found that patients with obstructive sleep apnea are more than 2½ times as likely to experience sudden cardiac death between midnight and 6 a.m. as those without obstructive apnea.<sup>2</sup>

"In the 90 percent of people who die in their sleep due to heart attack, the root cause is sleep apnea," Willey says. "When you're not breathing, it puts extra stress on the heart."

**Hormone imbalances:** Like all other bodily systems, our hormones reset as well in deep sleep. If that isn't happening, an imbalance of insulin, hormones,

thyroid issues, or issues with metabolism can result. Without quality sleep, we can struggle to lose weight and suffer from indigestion among other things.

**Cancer:** Patients with sleep apnea may be at a 60 percent higher risk for cancer, according to several studies.<sup>3</sup> When we stop breathing while sleeping, the oxygen level in the blood plummets, potentially triggering a growth of cancer cells. Cancer cells thrive in a low oxygen environment.

**Reduced lifespan:** Not only is the quality of life reduced for someone suffering from sleep apnea, but the life span of those with the condition may be reduced seven to 15 years because the body simply wears out faster. Those with sleep apnea may have a higher risk of stroke as well.

"The bottom line is, our body requires sleep because we require repair time in the body," Willey says. "If we're not getting that, it's going to show up wherever the weak point is in the body."

If you suspect you have sleep apnea, whatever you may decide to do, be sure to consult your personal physician for guidance. And take it to the Lord as well. ♦♦♦

<sup>1</sup> [www.ncbi.nlm.nih.gov/pubmed/25186268](http://www.ncbi.nlm.nih.gov/pubmed/25186268)

<sup>2</sup> [health.clevelandclinic.org/why-sleep-apnea-raises-your-risk-of-sudden-cardiac-death/](http://health.clevelandclinic.org/why-sleep-apnea-raises-your-risk-of-sudden-cardiac-death/)

<sup>3</sup> [sleepfoundation.org/physical-health/cancer-and-sleep](http://sleepfoundation.org/physical-health/cancer-and-sleep)

The information provided in this article is for educational purposes and is not meant as medical advice. It is the opinion of the writer. The information is not meant to replace a one-on-one relationship with a qualified health professional.

Kathryn Nielson is a Samaritan Ministries communications specialist.

and transparency in the sharing data that goes to our members,” Joel says. “We also must continue to meet the financial requirement to provide audits and have that available upon public request. We’ll also need to continue to avoid conflicts of interest and maintain proper management and compensation.”

### Informing members

As part of maintaining its accreditation, Samaritan has started to publish for its members monthly updates on the previous 12 months of sharing information, including:

- the prior 12-month average

number of days after which eligible member medical expenses were shared after they were submitted by the member to the ministry.

- the total amount of the eligible medical expenses that were shared by the organization or its members during the prior 12 months.
- the total dollar amount of eligible expenses submitted by the members to the ministry in the prior 12 months that have not yet been shared, either by the organization or its members, due

to insufficient funds. In Samaritan’s case, this is known as prorating Needs.

- the total amount of regular contributions referred to in the previous point made by members during the prior 12 months.

These numbers can be found monthly in the Samaritan newsletter PDF on your Dashboard at [dash.samaritanministries.org/#newsletter\\_app](https://dash.samaritanministries.org/#newsletter_app) ♦♦♦

Michael Miller is editor of the Samaritan Ministries newsletter.

staff working in 33 states!

**Share deficit:** God brought another blessing through COVID-19 in the form of the amazing Share deficit vanishing act. In May 2020, we went from a \$15 million deficit in monthly Shares to a \$4 million dollar surplus in September. That’s a \$19 million dollar swing in five months! This is what God does!

**New CEO:** In fall 2021, founder Ted Pittenger handed over the CEO reins to Mark Zander. Ever since Ted announced his plans to transition a few years earlier, we knew it was a tall task to find a leader who loved Jesus as much as Ted does and could honor the past, respect the present, and take us into the future. God provided Mark. Perhaps the best part of this particular Stone was that God made it obvious first to Ted that Mark was the right guy for the job,

which helped everyone feel more confident about the CEO handoff.

**Being debt free:** As we’ve grown throughout the past 28 years and needed more space, God provided the resources to pay cash and own four buildings debt free. With two buildings in particular, we told our realtor we couldn’t afford the asking price. “Just make them an offer,” he told us. Through extra member giving, several months of exceeding new membership projections, and the sellers accepting our offers, the LORD has consistently and often miraculously provided the physical space for us to serve our members.

**Member satisfaction:** To our knowledge, no member of Samaritan Ministries has ever made a complaint to a department of insurance, any regulatory agency, or consumer advocacy group in

any state. Our general counsel, Brian Heller, has a lot to do with this and it’s a testament to the quality of our staff, and the quality of our programs and Guidelines. But most of all, this is a huge testament to God’s blessings.

Hopefully, hearing about these Samaritan Stones of Remembrance, and considering the Stones of Remembrance in your own life, moves you to praise, generates gratitude, and activates your faith. We praise the LORD for His great love and for the wonderful things He has done for us (Psalm 107:21)! ♦♦♦

Anthony Hopp is chief purpose officer for Samaritan Ministries. He delivered a version of this devotional at a Samaritan staff meeting.

All Bible quotations are from the New Living Translation, published by Tyndale House Publishers.

# Little decisions add up

by Bryan Rudolph, Director of Program Management-Innovation

## Making savvy health care choices helps keep Shares low

**FROM MASTERING A** skill, to paying off a debt, to meeting a weight loss goal, some of the most important outcomes in our lives are the result of the collective weight of a thousand small decisions.

It takes discipline to make those decisions the right decision over and over again. We tell ourselves that a particular choice is inconsequential, and perhaps it is. Then so is the next one and the next.

It's only once we view them altogether that we see the enormous impact of small decisions.

### Small decisions, big impact

Small displays of kindness, grace, and forgiveness shape the culture of our families, our churches, and our workplaces. It's important to make the right decisions that contribute to the sort of communities we want to live in.

It's the same with health care sharing. We want to bear one another's burdens while keeping our financial costs low. The decisions that each of us make when pursuing medical care contribute to making sure that happens.

For example, members like you account for 83 percent of the total discounts that we secure each year on medical bills.

By being savvy consumers of health care, we keep costs down. Eventually, that translates into a



slower growth of monthly Shares for everyone. Insurance rates have risen 20 percent over the past five years and 43 percent over the past 10 years<sup>1</sup>, but health care sharing has been able to beat that trend thanks to the faithfulness of members practicing daily stewardship.

### Good stewardship

Being a good steward doesn't mean that we avoid going to the doctor when it's necessary or seek substandard care. In reality, pursuing care early can head off issues before they get worse, and sometimes the highest quality provider also offers the best price.

Being a good steward means taking small, practical steps to control costs:

- *Before seeking treatment, log in to your Samaritan Ministries Dashboard and use Healthcare Bluebook to search for providers offering specific services in your area. Based on market data, providers are ranked by care quality and whether they charge*

a fair price. Often, the provider that delivers the highest quality care also offers the best price.

- *You can ask your provider if they offer cash-pay discounts. Some members hesitate to do this because they feel like they're asking for charity. In reality, the chargemaster rate that providers typically bill is grossly inflated. Asking for discounts is a way to avoid being taken advantage of.*
- *Check out the health resources page on the Dashboard for immediate assistance with prescriptions, labs, telemedicine, and more.*

Being smart with our health care dollars takes intentionality but it's worth it because the small decisions we make add up. Samaritan Ministries is committed to providing members with the tools they need to be successful. Doing so not only limits the amount you might be expected to pay out of pocket, but also keeps Share amounts lower for everyone. The decisions we make together matter. ♦♦♦

<sup>1</sup> <https://www.kff.org/report-section/ehbs-2022-summary-of-findings/>

Bryan Rudolph is Samaritan Ministries Director of Program Management-Innovation.

Health Care Stewardship appears monthly in the Samaritan Ministries newsletter.

## Prayer for the Persecuted Church



Zhao Weikai with his family (ChinaAid)

### **Chinese believer convicted of having 'illegal materials'**

A Chinese believer arrested in July 2021 has been convicted of "illegally holding materials promoting terrorism and extremism," ChinaAid reports. Zhao Weikai has been sentenced to two years in prison and fined for his possession of video documentaries on the 1989 Tiananmen Square protest and the Xinjiang protests of 2009. Zhao also suffers from liver disease. Pray for his health during incarceration and for the well-being of his young family. Pray also that he will ultimately be vindicated in an appeal.

### **Iranian crackdown continues**

Iranian Christians continue to face intense persecution as a result of the protests that have been occurring in that nation, International Christian Concern reports. Converts from Islam in particular are being harassed, including imprisonment of house church leaders. Pray for the release of imprisoned church leaders there and also for peace for Christians and other minorities in Iran.

### **Eritrean government arrests 44 Christians, frees 3**

More than 40 Christians have been arrested in Eritrea so far this year, Voice of the Martyrs-Canada says. No reason is known for the arrests of the 39 women and five men. Separately, three Catholic clerics arrested last October have been released. Pray for the Christians in the Mai Serwa prison. Praise God for the release of the priests and bishop. ♦♦



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**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**

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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](http://persecution.org)  
800-422-5441

World Watch Monitor  
[worldwatchmonitor.org](http://worldwatchmonitor.org)

# His divine power has granted us all things that pertain to life and godliness ... **2 Peter 1:3a**

✂ Detach and place on your refrigerator

## THE DOORPOST DEUTERONOMY 6:4-9, 11:18-21



His divine power has granted us all things that pertain to life and godliness, through the knowledge of Him Who called us to His own glory and excellence, by which He has granted to us His precious and very great promises, so that through them you may become partakers of the divine nature, having escaped from the corruption that is in the world because of sinful desire.

### 2 PETER 1:3-4

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God has granted us all things that pertain to life and godliness through our knowledge of Jesus. All things—not just some or most.

By Jesus, He has granted to us His precious and very great promises so that through them we may become partakers of the divine nature, having escaped the corruption of our sinful desire.

The verses following tell us that because of what God has provided to us through knowing Jesus, we should make every effort to supplement our faith with virtue, then knowledge, then self-control, then steadfastness, then brotherly affection, then love.

In Ephesians 1:3, the Apostle Paul tells us something similar—that God the Father has blessed us in Christ with every spiritual blessing in the heavenly places.

When we depend on knowing Jesus, not on our own strength or goodness, we have everything we need to escape our sinful desire and become partakers of the divine nature. Everything.



For The Kingdom,  
Ray King

## Samaritan Ministries sharing disclosure

Each month, as part of accreditation by the [Healthcare Sharing Accreditation Board](#), we provide a sharing report of members' eligible medical expenses and contributions for the previous 12 months.

Below is a glimpse into the impact members have made from March 2022 to February 2023:



**Eligible Medical Expenses**  
**\$376,529,585**

This total includes all medical expenses submitted by members that are eligible for sharing among the membership, according to our Guidelines.

**Contributions from Members**  
**\$416,547,153**

This total includes all member contributions for other members' eligible medical expenses (\$373,751,705 during this time period) and to the office for additional giving and administrative expenses (\$42,494,620 during this time period).

**Prorated Medical Expenses**  
**\$6,270,356**

This total includes the amount of eligible medical expenses that were not shared in full but instead at a prorated percentage due to more eligible medical bills than member contributions.

**Days to Share**  
**53**

This number represents the average number of days from when a medical bill is initially received in our office to when it is assigned to other members to contribute toward with their monthly Share amount. Due to the nature of once-a-month assignments of eligible bills, our Guidelines state that this timeframe is typically 60-90 days.



ACCREDITED

All numbers were accessed on February 22, 2023.