

This month at Samaritan

January 2025

Samaritan™
MINISTRIES

Classic/Basic sharing summary

Member Households: 78,059

Bills: \$30,257,124

Shares: \$33,549,543

Members in Samaritan™ Classic and Samaritan™ Basic submitted fewer bills than Shares available, resulting in a monthly surplus.

The surplus has once again allowed us to share some medical needs ahead and will help insulate both Samaritan Classic and Samaritan Basic from large spikes in bills we typically see after the first of the year.

Here's what we're doing to fight rising medical costs:

- We're updating our programs to facilitate member-to-member sharing that is sustainable and balanced, allowing us to minister to one another when we most need it.
- We remain committed to health care freedom so that you can choose your medical provider without any network restrictions.
- Our Provider Relations team negotiates directly with health care providers. Over the past 12 months, the member savings from their work totals \$41.2 million, for an average of over \$3.4 million in Share dollars saved per month, including a record \$4.7 million in October.

Here's what you can do to help:

- Give to the Member Assistance Fund. Every dollar donated goes directly to members burdened by a pre-existing or prorated need. You can donate via MinistryLinq at SamaritanMinistries.org/Donate.
- When you have a medical need, use Healthcare Bluebook™ to get a fair price. And when you use Healthcare Bluebook to get the Samaritan fair-price reward, we will waive the initial unshareable amount and any future proration on that particular need.

Have you set up a membership proxy?

Who takes care of your membership when you can't? We suggest assigning a proxy who can access your information when they contact Samaritan. You can set that up by calling us at (877) 764-2426 (option 1, then option 2) or sending an email to membership@samaritanministries.org and having the person's name and level of access added to your membership. Otherwise, your proxy will not be able to make changes or add bills on your behalf, especially if contact information, such as email, needs to be changed.

Bob Douglas, Chris King re-elected to Samaritan Board

Incumbents Bob Douglas and Chris King have been re-elected to the Samaritan Ministries Board of Directors.

A total of 5,088 households voted in a Yes/No ballot for each candidate. Since the only candidates on the ballot this year were incumbent Board members, a simple majority of the votes cast was required for re-election to the Board. Of the votes cast by members, each candidate was re-elected by a large majority.

Thank you to those who voted. Please pray for the Lord's continued guidance and wisdom for the Board.



TELL A FRIEND REFERRAL PROGRAM

- INVITE SOMEONE
- AFTER THEY JOIN
- RECEIVE A CREDIT

\$100

Limited in Maryland

What do you love about Samaritan Ministries? Tell a friend today!

Tell a friend what you love about Samaritan Ministries! They'll be blessed by the Samaritan community when they join, and you'll receive a \$100 credit on a future Share.

In this month's newsletter

You will find our newsletter as a PDF file on your Samaritan Dashboard. Once on your Dashboard, select the **Newsletter** option, then select **PDF Newsletter** under the appropriate month.

New Benefits Ltd. access for members means savings: Samaritan Ministries offers access to resources that provide discounts for medical, dental, and vision, prescriptions, and other health-related services. Page 1.

Noteworthy: As 2025 dawns, take time to slow down and sit quietly in the Lord's presence every day. Page 2.

Member Spotlight: Dawn Marie Pérez takes her pro-life stand to a new level by overseeing StandUpGirl.com, a website that offers young women "a virtual pregnancy care center." Page 4.

Passing the legal baton: Longtime Samaritan lead attorney Brian Heller is stepping back after 20 years of service while handing off duties to new lead attorney Paul Owen. Pages 7 and 10.

New year means fresh start for finances: Samaritan member and financial coach Grace Lantz offers some direction to get your family finances off to a good start for 2025. Page 12.

Book review: *The Truth about Cancer* by Ty M. Bollinger takes a look at the disease's history, treatment, and prevention. Page 14.

Nourish & Flourish: We round up a few health podcasts by Christian women. Page 15.

Health Care Stewardship: As a Samaritan member, you have some reliable tools to help you navigate the health care maze. Page 16.

The Doorpost: Without remaining connected to Jesus, you can do nothing. Page 18.

We're hiring at Samaritan Ministries!

We have open positions—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 (workplaces.org), go to SamaritanMinistries.org/Careers to learn more about our open onsite and remote opportunities.

January 2025 Save to Share™ Needs

- **Edward** is being treated for leukemia. Please pray for complete healing.
- **Sherry** is being treated for stiff-person syndrome (SPS), a rare, progressive neurological disorder. Please pray for complete healing.
- **Carter** is being treated for multiple myeloma and kidney complications. Please pray for complete healing.
- **Kristen** is being treated for ovarian cancer. Please pray for complete healing.
- **Saloma** passed away after battling endometrial cancer. Please pray for peace and comfort for her husband, Albert.

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

JANUARY 2025

Christian Health Care Newsletter



New Benefits Ltd. access for members means savings

by Michael Miller

SAMARITAN MINISTRIES members' expressed desire for access to discounted services like telemedicine, vision and dental care, and labs is now being met through New Benefits Ltd., available since October.

As part of your Samaritan membership, New Benefits Ltd. provides:

- Telemedicine for a \$38 per-visit fee.
- Free guidance on discount pricing for labs, diagnostic imaging, and prescriptions.
- Discounts on durable medical equipment.
- Savings on chiropractic care.
- Discounted diabetic testing supplies.
- Savings on vision exams and eyewear.

[Continued on page 3](#)

Samaritan™
MINISTRIES

In This Issue

- 2 Noteworthy**
- 4 Member Spotlight**
Dawn Marie Pérez, StandUpGirl.com
- 7 Longtime Samaritan counsel Brian Heller stepping back**
- 10 Meet Paul Owen, new lead attorney**
- 12 It's time to get your financial health in order**
- 14 Book review: *The Truth about Cancer***
- 15 Nourish & Flourish**
- 16 Health Care Stewardship**
Navigating the health care maze
- 17 Prayer for the Persecuted Church**
- 18 The Doorpost**
Remain connected to Jesus

Member Letter:

NOTES 'MEANT SO MUCH'

I never realized how VITAL the personal notes can be that we are requested to send along with our checks for other's needs until I really needed the encouragement myself. One night after checks started coming in from other Samaritan members, I couldn't sleep. I got up and grabbed the pile of cards, notes, and letters I had received, took them to bed with me, and reread each beautiful, heart-felt sentiment, encouragement, scripture and prayer. They meant so much coming from strangers who cared. I GET IT—and will never again send a note to another member lightly. PRAISE GOD for the Body of Christ!

**Janet
WASHINGTON**

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Noteworthy | From the Editors

If your life is similar to mine, 2024 was a blur of activity. It went by so fast that, at times, I had to force myself to slow down and pay attention to everything the Lord was doing in my life (financial provision, health, working out His salvation in my life and the lives of those I love).

As this new year dawns like a beautiful sunrise, so does the need to slow down and sit quietly in the Lord's presence every day. Be quiet. Listen. Find rest. Time is fleeting (and so is that pesky to-do list)! It is so important to make a conscious effort to look up from our busy schedules and soak in the calming presence of the Lord.

As the sun rises on 2025, remember that "the steadfast love of the Lord never ceases; His mercies never come to an end; they are new every morning; great is Your faithfulness" (Lamentations 3:22-23).



Julia Ekstrom
MANAGING 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 | Dash.SamaritanMinistries.org

- Compare quality and cost of health care services in your area using Healthcare Bluebook™. Receive Samaritan's fair-price reward when you submit a screenshot showing you chose a green fair-price provider.
- Access discount tool for prescriptions.

▶ Writers guidelines: samaritanministries.org/writers-guidelines

▶ State disclosures: samaritanministries.org/statedisclosures



(iStock)

- Discounts on dental services.
- Savings on retail hearing aids.

For an additional \$9.95 per month per household, a Samaritan family can also get access to:

- Reduced costs on natural health and wellness methods.
- 24/7 secure email or app question-and-answer access to doctors, pharmacists, psychologists, dentists, dieticians and more.
- Up to six free counseling sessions per member per issue per year.

Samaritan pursued bringing these offerings to members after in-depth feedback.

"We want to add value to membership," said Felicia Joubert, Samaritan's strategic relations manager. "We also want members to find affordable care, even if it's not eligible for sharing, care that's important for everyday life."

It also is intended to offer

members a way to more easily find care at a reasonable price.

Access to the offerings even go to campus with your college-age student who's still a part of your household.

"Your college student can call telemedicine, or save on prescriptions or labs," Felicia said.

If the services are accessed through the New Benefits app, then the discounts will automatically kick in, since these providers have signed on through New Benefits.

"Members have been asking for these things for a long time," she added. "We are hopeful by giving them access to these affordable services, they will know how much we value them."

New Benefits, which has been in business for more than three decades, contracts with different providers and then offers bundled services to members of organizations like Samaritan or employees of for-profit businesses. Access

to the services will be through the [Health Resources section](#) of your Dashboard or the New Benefits mobile app.

Digital savings cards for each offering are available through your [Dashboard](#) or through the New Benefits app. Those members buying the added services can request physical cards.

We'll share more about how using New Benefits can help you with your health-related costs in the coming months.

For detailed information on using New Benefits, please visit our [2024 program updates page](#). ♦♦♦

Michael Miller is editor of the Samaritan Ministries newsletter

Member Spotlight

Dawn Marie Pérez: StandUpGirl.com

by Anna Moore



Dawn Marie Pérez

StandUpGirl.com

[Facebook](https://www.facebook.com/standupgirl) @standupgirl

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[X](https://www.x.com/Stand_Up_Girl) @Stand_Up_Girl

[Pinterest](https://www.pinterest.com/standupgirlcom) standupgirlcom

DAWN MARIE Pérez has always been pro-life.

Rather than standing at the corners of abortion clinics and attending rallies, however, this introverted Oregonian applies her pro-life stance through connecting pregnant girls around the world with help and hope through StandUpGirl.com.

She describes the website as a “virtual pregnancy care center” that offers the type of support a woman is looking for when they come into a brick-and-mortar center. The goal is to provide the site’s visitors with information and support and get them connected with someone locally.

Dawn Marie lives in western Oregon with Mark, her husband of 15 years, and their two children, who are 10 and 12 years old. She graduated from California Polytechnic State University with a degree in psychology, minoring in early childhood education, and taught for about 25 years before learning about StandUpGirl.com from someone at her church.

“This person shared that it was an online resource for women in crisis pregnancies, and girls who



Dawn Marie Perez of StandUpGirl.com with her husband, Mark, and their two children, Rachael and Asher. (Supplied photo)

are looking for resources or sometimes just someone to talk to, to email the website,” she said.

The organization needed volun-

teers, and, in 2008, Dawn Marie signed up. At the time, she was teaching employees how to use computers. Her tech and teaching

backgrounds made her a great fit to work with girls through this new website.

She was hired as Stand Up Girl's first official director in 2011.

An online resource for women

The concept for StandUpGirl.com was originally called the Caring Foundation. It was a subsidiary of the Oregon Right to Life Foundation in the late 1990s. The idea developed after a study in 1999 revealed there were more people ages 12 to 24 spending time on a computer than watching television.

"They wanted to get a pro-life message out to people through a computer," Dawn Marie said. "We were just at that point on the cusp of the internet really exploding."

When StandUpGirl.com was built as a website in 2001, it received about 3,000 visitors a year. In 2002, StandUpGirl.com Foundation became a nonprofit and self-sufficient. Today, it gets 400,000 visitors a month.

Women can visit the website and find resources about pregnancy symptoms, how the baby develops in the womb, and hope-filled

stories from girls who chose life. They can also search for a pregnancy center in their area.

"Girls can look up what their pregnancy symptoms are that they think they're having and then they can contact us after that," she said. "So right there on the pregnancy symptoms page they can send us an email and ask for help. That's the page that gets the most traffic, the pregnancy symptoms page."

Also popular are the [Body Tour](#) and [Embryoscopy](#) features, which show visitors how a baby grows over the course of nine months.

Why Samaritan Ministries?

Dawn Marie Pérez and her family love the community aspect of Samaritan Ministries.

"We like being a part of a community of people who are supporting each other," she added.

It's a community she and her husband, Mark, may never see in the flesh, but they know it is there for them when they need it.

"I think it's this security for us knowing there are thousands of people who are part of Samaritan Ministries around the world and we all think alike," she said. "We all have the same statement of faith we have to sign, and we're all believers."

Dawn Marie promotes Samaritan, telling people at her church and in her community about the ministry.

"Anytime we've had something come up, everyone on staff has just been wonderful," she said.

A few years ago, she had foot surgery.

"I went to my husband and said, 'You know, this is going to be \$15,000 to \$16,000 and I'm

not sure what to do," she said. "We're like, 'OK, let's submit it to Samaritan.'"

It was shared.

When her daughter needed an MRI and she informed the medical staff she was cash-pay, they asked if she needed financial assistance. For the Pérez family, though, being cash-pay is more about having choices than needing assistance.

"I said, 'It's not about financial assistance,'" Dawn Marie said. "'We just choose to be in a health care sharing ministry, and we choose to pay for our services, and so what kind of discount will you give us?'"

As a Samaritan member, Dawn Marie and her family also like that they can choose providers and the level of care.

"We can also choose someone who has the same values that we have and that is really important to us and important to teach our kids that you don't have to do what the mainstream is telling you to do," she said. "You have choices in this world." ◆◆◆

"We wanted to have a resource so that young women could actually see what their child looks like," Dawn Marie said. "This is not a blob of cells. This is not nothing. This little person in there is a person. This little person started upon conception."

Women supporting women

In the website's earlier years, Dawn Marie said, site visitors would contact the webmaster asking if there was someone they could talk to. The site was redesigned to feature a way for girls to send emails with their questions. The questions became the launching ground for the "Dear Becky" column on the site, where a woman named Becky responded to their questions and published the interaction for other visitors to read.

Once StandUpGirl.com started receiving thousands of Dear Becky letters, foundation leaders realized it needed more volunteers and more help responding to questions. The more relational they made the website through live chats, online forums, mentoring, and 24/7 online counseling services, the more that people viewed it.

"The beauty behind all of this was that we would develop a community of women who are able to support other women," Dawn Marie said. "We have volunteers who are scheduled each day of the week to answer the emails and the texts that come in, and then those conversations are trying to get them the information that they need. A lot of times these girls aren't pregnant—they just think they might be—and so we tell them we know they are worried

"I feel the more we can educate the younger generation about life, then we have the opportunity to change that narrative for our future."

and it's just us being that listening ear and being able to say, 'You know, it's OK. Let's step back, take a deep breath and take a step and go forward.'"

The key is connecting the girls with someone local so that, although girls like the anonymity of contacting someone through the website for help, they have someone they can approach face to face who is going to follow through and help them on their journey. The pregnancy centers and StandUpGirl.com support them with help beyond their pregnancy, if needed, through encouragement, coaching, and building relationships.

'Not the end of your dreams'

Over the years, Dawn Marie has heard every type of crisis pregnancy story. She visits schools and churches and shares what StandUpGirl.com offers, plus educates her audiences on why every life matters.

"I feel the more we can educate the younger generation about life, then we have the opportu-

nity to change that narrative for our future," she said. "We make an effort to work with the local colleges and the high schools."

For the girls who visit or contact StandUpGirl.com, Dawn Marie and her staff and volunteers ultimately hope to point them to the One who gives life.

"We want these girls to have a relationship with the Lord and to understand that when they're alone and the boyfriend left them, or they don't have a good father figure, that there is a heavenly Father who loves you no matter what, and this is not the end of your life," Dawn Marie said. "This is not the end of your dreams. It's just a different path that you're on than you thought, so let's look down the path to the future and these things you want to accomplish. You're still able to obtain them. This is just a different course." ♦♦♦

Anna Moore is assistant editor of the Samaritan Ministries newsletter.

Longtime counsel Brian Heller stepping back after two decades

by Michael Miller

Samaritan attorney has been responsible for crafting many legal safeguards for health care sharing ministries during his tenure

SAMARITAN MINISTRIES attorney Brian Heller is stepping back but not stepping away.

The ministry's lead counsel for more than 20 years, Brian has helped Samaritan with technical matters like contracts and corporate details. His most enduring and highest-impact work, however, has been to keep the health care sharing ministry on firm regulatory ground and protect it from government encroachment.

As he approaches retirement, Brian is handing over much of the compliance and contract work to the newly arrived Paul Owen, based in Texas.

For now, Brian will continue to oversee ongoing litigation and legal strategies aimed at protecting health care sharing members. That will be done both as legal counsel for Samaritan and alongside the [Alliance for Health Care Sharing Ministries](#).

"Those things can keep me busy enough to hopefully just be semi-retired for a while," he said.



Brian Heller (Jeff Ogden/Samaritan Ministries)

In the beginning

Brian was one of the first people Samaritan founder Ted Pittenger turned to when Ted was getting

Samaritan set up. After meeting with Brian in July 1991, Ted had solid direction on organizing Samaritan as a nonprofit corporation.

And, as Ted recalled, when he explained the uncommon concept of health care sharing to Brian, "He didn't look at me like I was an idiot."

Brian was first licensed to practice law in 1981 and went to work for the Illinois Appellate Court. In 1986, he moved back to his hometown of Washington, Illinois, starting a practice out of his grandparents' basement and opening his own office in 1987.

When Samaritan and its original legal counsel parted ways in the early 2000s, Brian was retained, and ministry matters became about three-fourths of his practice. He handled all aspects of Samaritan's legal needs for several years. Attorneys Paul Brodersen and Daniel Coughlin were later hired to assist with contracts, compliance issues, employment matters, real estate, and intellectual property.

Clear Guidelines help

Brian has been instrumental in keeping Samaritan's Guidelines precise and clear and has guided the ministry in communicating them to members as well as public officials. That guidance has helped

to avoid confusion and trouble and make the life of Public Policy Director Joel Noble easier.

"We have been able to say for 30 years that, to our knowledge, no member of Samaritan Ministries has ever made a complaint to a department of insurance, any regulatory agency, or any consumer advocacy group in any state," Joel said. "This is foremost because of God's grace and providence, but it is also because of the wisdom and counsel of Brian Heller.

"Whether it be the Guidelines, marketing material, or testimony before elected officials, Brian's foresight, along with a cautious approach and carefully chosen language, has allowed us to protect our members' ability to continue to care for one another's medical expenses along with providing emotional and spiritual support to one another."

Brian was also instrumental in drafting language for an exemption for members of health care

sharing ministries to the requirement to purchase health insurance enacted by the Affordable Care Act, also known as Obamacare. He patterned it after legislative language already used to exempt the Amish from being involved in Social Security.

It ended up almost verbatim in the law.

Another area of expertise needed as Samaritan has developed is in digital sharing and electronic transfers of money between members "because issues even as simple as how we empower our members to use PayPal to send Shares starts getting us involved in banking and money transfer laws," Brian said.

Recent years have also seen an increase in privacy laws, an important area for members of a ministry dealing in individuals' health records.

"It's gone way beyond just being concerned about departments of insurance as far as what are risky legal issues that we have to be aware of, and we have to be preparing for and setting up compliance and internal regulations on how we're dealing with that," Brian said.

Workings of God

Brian doesn't like to call the many positives that have happened on his watch "accomplishments." Instead, they were the workings of God that he was allowed to be involved in.

"Maybe I had some role," he said.

As Joel Noble mentioned, the No. 1 victory is that no member has ever complained to a government agency about Samaritan.

"I was telling that to a lawyer a couple months ago, and he said,

"We have been able to say for 30 years that, to our knowledge, no member of Samaritan Ministries has ever made a complaint to a department of insurance, any regulatory agency, or any consumer advocacy group in any state. This is foremost because of God's grace and providence, but it is also because of the wisdom and counsel of Brian Heller."

Joel Noble, Samaritan Public Policy director

'Well, you definitely could not be an insurance company!'" Brian said, adding, "And that's true!"

He praised members and Member Advocates at Samaritan for that being the case.

"Even when members may disagree with decisions or they're disappointed, they have enough collegiality and Christian spirit that their reaction is not to go run to the government because of some disappointment," he said. "But I think part of that is we've created expectations in the Guidelines and our marketing, as well as internal communication so that our staff understands how they need to communicate with the members."

So much so that one of the first things prospective members are told, as well as new staff members, is that "We're not insurance."

Another blessing, he said, is "being able to operate without limitation in all 50 states."

"That is by no means my personal accomplishment," Brian said. "I've just more or less been along for the ride, being involved with our Public Policy department from day one and being part of the strategy working with the Alliance members."

Flowing through Legal

Much of what Brian has done has made it possible for others at Samaritan to focus on serving fellow members and staffers rather than fretting about legal matters.

"A recent overview concluded that virtually all the decision-making (in the ministry) was flowing through the Legal department," Brian said. "I wouldn't call it by design as such. It was more of necessity as we live in a very tentative legal environment



New Samaritan Ministries General Counsel Paul Owen, left, and longtime lead counsel Brian Heller. (Photo by Jeff Ogden)

where it's not absolutely clear that we have a constitutional right to do what we do. Some state could say, 'What you're doing is illegal because you have to comply with our insurance code.' Of course, we cannot (comply with an insurance code). And so everything has been filtered through me, from Guidelines to marketing to member communications."

He'll still be around

As Brian winds down his career, he'll continue to handle some business through his practice and

be available to his successor at Samaritan. Beyond that, he'll spend time with his wife, Pati, and watch the growing legal career of his son, Joshua, who recently passed the bar and now serves as a judge advocate in the U.S. Marines.

And Brian will be around to provide wisdom and insight to Samaritan leadership, just like he's done for decades. ♦♦♦

Michael Miller is editor of the Samaritan Ministries newsletter.

Paul Owen counsels Samaritan toward next 30 years of ministry

by Anna Moore

New Samaritan lead attorney arrives with both industrial and nonprofit experience, including the Christian health ministry Mercy Ships

PAUL OWEN doesn't run from challenges. In his three decades of being a lawyer, he's proven that he faces problems head-on.

His work in highly regulated industries like energy and health care equipped him for God's call to come work as Samaritan Ministries general counsel in August 2024.

Paul works closely with the Board of Directors on strategic issues and the future of Samaritan and health care sharing. He also has a general overview of all contracts, litigation, public policy, and internal governance within the ministry. Paul works alongside Samaritan's other attorneys, including Brian, to help with other legal matters.

Paul figures his biggest challenge in his first year at Samaritan will be finding how he can assist in a way that complements the work lead counsel Brian Heller has already done and builds on that solid foundation.

"Brian is literally the world's expert in health care sharing law," Paul said. "He has personally written a lot of the legislation and regulations governing health care sharing and has given us the privilege of operating in the U.S. after the Affordable Care Act (ACA)."

Before coming to Samaritan, Paul was not familiar with legislation about health care sharing that is in the ACA or with the safe harbor laws in 33 states. Brian, who pioneered much of the legislation surrounding health care sharing ministries and even helped to write the health care sharing exemption for the ACA, has helped Paul understand this area of the law better.

"He's been very open and engaging with me about the big issues facing health care sharing and the small issues involved in building the specific Samaritan health care sharing ministry over the past 30 years," Paul said.

From success to significance

Paul believes God gave him gifts of discernment, wisdom, and teaching. Those talents inspired him to choose a career in pursuit of truth.

"I got into law because I liked the precision of it," he said. "I liked the idea of searching for truth, particularly the ultimate truth as revealed in God's Word."

There were no lawyers in Paul's family before his generation. He earned his undergraduate degree at Texas Christian University and then attended law school in New

Mexico. The first 10 years of his law career were in private practice as a partner in a law firm in Santa Fe, New Mexico.

Paul, his wife, Shirley, and their three children, Erin, Rachel, and Dan, moved to Texas when Paul took a job with one of his clients in the oil and gas industry. He worked with Chevron and then Equinor, spending time each month traveling to places like Europe, Canada, Latin America, Asia, and Africa. Overall, his work in oil and gas litigation and regulation lasted about 25 years.

"I kind of felt like I'd done what I could do. God had really blessed me, given me favor, and I had a wonderful career," he said.

At a pivotal point in his career,

"The leaders at Samaritan ... see themselves first as servants and Jesus followers and second as businessmen."

—Paul Owen



New Samaritan lead counsel Paul Owen (Jeff Ogden/Samaritan Ministries)

Paul felt called to do something else.

"There's this whole phenomenon around mid-career inflection points," he said. "There's a book by Bob Buford called *Halftime*, and there is a whole genre of books, and there are conferences that I didn't even know existed. There's a concept of going from success in the first part of your career to significance in the second part of your career."

At the beginning of 2020, Paul left the oil and gas industry. "I didn't have a plan. I wanted to see what

plan God had for me," he said.

Through a series of providential arrangements, God led Paul to Mercy Ships, a ministry that reaches coastal communities in sub-Saharan Africa with medical care and surgeries onboard ships. Paul worked with Mercy Ships for four years, helping the ministry through restarting operations after COVID-19 lockdowns, major organizational restructuring, and other challenges, including the delivery of one ship and lining up donations and arrangements

for another.

Redeeming health care

Paul was immediately impressed by how Samaritan engaged him about his faith and spiritual leadership during the hiring process. He has also been impressed by the strong spiritual walks of the ministry's senior leadership.

"It's been spiritually enriching for me and very encouraging that the leaders at Samaritan, both on the Board of Directors and at the leadership level, see themselves first as servants and Jesus followers and second as businessmen," he said. "Everything is covered in prayer and Scripture and asking if this is indeed what the Word has called us to do."

With the foundational work of [Brian Heller](#) and with faithful leaders steering the ship, Paul's focus is to keep the vessel moving forward.

"Brian has put Samaritan on such firm footing in the way that it is operating and in the way that it operates legally with the existing regulations," Paul said. "I need to figure out how to build on that foundation with the new regulatory and litigation and legal challenges that we're going to be facing in an increasingly secular world."

Challenge accepted. ♦♦♦

Anna Moore is assistant editor of the Samaritan Ministries newsletter.

It's time to get your financial stewardship in order for the year

by Grace Lantz



(David Nielsen/Samaritan Ministries)

HEALTH AND finances are two top things on everyone's minds in any new year.

Inflation at the grocery store makes healthy food choices seem out of reach, and health care costs continue to rise each year. We want to be good stewards of the bodies and the resources the Lord has given to us, but is it even possible? As a financial coach, I'll save the health tips for someone else, and I won't even pretend to know how to fix our broken health care system. But I will tell you that getting your finances in order will help you prioritize health (and other parts of life) with less stress. Money is not

nearly the most important thing in life, but it is a tool to help us with all the more important things.

With that in mind, here are three things to implement this year as you work toward better financial stewardship.

Know your values

With a world more connected than ever, comparing our lives to others' is easy. But this year, take a step back and determine what your unique God-given gifts, passions, and values are.

The average American may spend "X" amount of money on a yearly vacation or on their monthly

grocery budget, but that doesn't mean that you need to. Maybe you are gifted in hospitality, so you spend extra on groceries for dinner parties but are willing to drive an older car to make it possible. Maybe you value taking your children with you on yearly missions trips, so you forgo other expensive activities for them (i.e., travel sports leagues). Maybe you adopt and foster children, so you purchase a larger home but you're willing to travel less so you can afford the mortgage. Maybe you value home education and must make specific sacrifices for that to be possible.



Prayerfully determine your (and your family's) unique calling and then let that determine how you structure your finances. Just remember, you have to decide on things you are willing to sacrifice to make those priorities possible.

Build your unique budget

Once you know the goal and focus of your finances, it is time to build a financial plan that reflects those values. A monthly budget is the most practical way to ensure your money is going toward your values. It also allows you to see when things are out of whack and need adjusting.

The idea of budgeting, to many people, feels like a burden, but let me challenge you to change your perspective. In truth, a monthly budget is a tool many families use to find more freedom: Freedom to put their money toward the things they value most. Freedom to say "yes" to virtuous and right things. Freedom to escape the greed and overconsumption that our society often worships.

If you've never budgeted before and don't know where to start, I love the website/app [EveryDollar](#). I've used the free version for nearly

a decade. But whatever format you use to budget (spreadsheet, notebook, app, envelopes), it doesn't have to be complicated. Simply estimate the next month's income and list all your expected expenses (including giving, saving, etc.). Work out a plan to make those two (income and expenses) equal. Track your progress over the month and then make adjustments as needed.

Of course, this simplifies it a lot. Budgeting does take several months to get used to. However, it isn't as complicated as some make it, and there are plenty of resources to teach you more. The effort is worth it.

Make good habits easier

Once you've set your values and your budget, there is one more thing to do that will make your personal finances run more smoothly in 2025: automation. Make your good habits automatic. Autopay bills where it makes sense. Automate debt payments so you don't get behind. Commit to automatic monthly donations to your church or favorite charities. And automate your savings and investing goals.

Don't rely on sheer discipline and organization. Use technology to your advantage and set up automation where it is possible. This makes the most difference in savings and investing. If you're saving for an emergency fund or a large purchase or want to invest more for retirement, don't wait to use the "leftovers" at the end of the month. Set an automated transfer for each payday.

Even if you are only able to save \$25 per paycheck, start there. Set an automatic transfer from your checking account to a high-yield savings account. Increase as you get raises or pay off debt.

With that, I'd like to remind you that we serve the Giver of all good gifts. He will provide all our needs. We only need to be faithful, grateful, and prayerful as we manage his gifts.

May He bless you more abundantly than you could ask or imagine this year. ♦♦♦

Samaritan Ministries member [Grace Lantz](#) lives with her family in Pennsylvania.

If you have any questions or would like support and encouragement managing your everyday finances, feel free to reach out via email at familyfinancialcoaching@gmail.com.



'Truth about Cancer' looks at various aspects of the disease

by Brian Estell

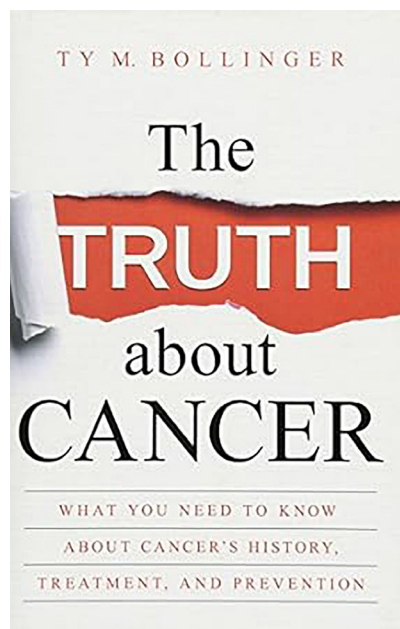
Author lost seven family members to cancer, leading him to study its history, treatment, and prevention

OVER THE COURSE OF A DECADE, Ty Bollinger lost seven members of his family to cancer. This enormous tragedy launched him on a quest to understand everything he could about cancer, treatments, and the medical industry that surrounds the disease. [*The Truth about Cancer: What You Need to Know about Cancer's History, Treatment, and Prevention*](#) (2018, Hay House LLC) is the result of his journey.

The Truth about Cancer consists of three sections: "The History of Medicine and the Politics of Cancer," "Cancer Diagnosis, Detection, Causes and Prevention," and "Successful Treatment Protocols."

Part one on the history of medicine begins with Hippocrates, the Greek physician from the fifth century B.C. famous for what is called today the Hippocratic Oath. The oath states that every person should be cared for individually and respectfully. Bollinger shows us how medicine has changed from more of an individualized approach to a tight network of bureaucratic control.

Part two starts with the definition of cancer and how it develops, and most importantly, how one treats it. Cancer does not have to be inevitable—there are ways to combat



it before it develops, but that may require significant changes in the way we eat and live our lives.

The third section lists the various methods in treating cancer once it has been diagnosed. Are there more methods to treat cancer than the standard chemotherapy, radiation, and surgery? Most certainly, and Bollinger spends a considerable amount of the book going into detail on the many proven treatments. Ty's life mission, as mentioned in the introduction, is that other families

do not have to suffer loss like his family has suffered. That's why he wrote the book.

The bottom line is that cancer does not have to be a death sentence. One can choose different routes to fight it, and it is nice to know that there are choices, as well as steps to prevent its development in the first place.

The Truth about Cancer can be a great tool when considering the prevention and treatment of cancer.



Brian Estell is a Communications Specialist for Samaritan Ministries.



Nourish & Flourish

Women's health podcasts

Several wellness-themed podcasts by Christian women are available for health education from a biblical perspective.

An entertaining, modern way to learn about health and wellness and many other topics is listening to podcasts. Whether commuting to work, exercising, cleaning the house, rocking babies, or enjoying some downtime, here are some wellness-themed podcasts for Christian women to consider.

Vision Driven Health: Nutrition coach Robin Rhine McDonald offers practical and encouraging advice on topics including working out, weight loss, nutrition, and healthy habits from a biblical perspective.

Treasured Wellness: Host Michelle McCoy covers topics on mind, body, soul, and spirit from a holistic approach focusing on women in their 40s and older.

Gratefully Nourished: Registered Dietician Nutritionist Alyssa Pike talks about intuitive and mindful eating as well as having a grace-based view of food and the body.

Therapy & Theology: Lysa TerKeurst and friends tackle hard topics like sin, trauma, grief, anger, and other mental and emotional challenges while also looking into what the Bible says about those topics.

For the Love of Hormones: Host Bekah Yawn discusses all things hormone and conception health to help women understand and support their bodies and cycles. ◆◆



Navigating the health care maze

by Felicia Joubert

As a Samaritan member, you have reliable tools to help you find reasonable costs along with quality treatment

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

It can be overwhelming.

You have tools

As the cost of health care increases, many question what is behind the cost of their care and if providers are charging a fair price. In fact, in 2021, [Axios reported](#) that most top hospitals were charging more than five times the cost of the care they were delivering.

There are a multitude of providers and hospitals to choose from and more access to care than ever before, but as long as providers do not bill each patient equally for the same procedures, the need for transparency with medical billing grows.

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

Healthcare Bluebook™

Services like [Healthcare Bluebook](#) can help you shop for both affordable and quality care. They offer a Fair Price™ search tool for almost



any service you may need, and this feature is not limited to eligible conditions. The search results give you the price you can expect to pay based on a scale of costs for a given procedure when compared to other providers in the same area. These prices are estimates based on billing history data.

New Benefits Ltd.

Samaritan members also have access to New Benefits Ltd. through their Dashboard's Health Resources. New Benefits can help members find discounted prices for labs and imaging, for instance, as well as prescriptions. All of that helps to keep share costs low by keeping bills low. Plus, using the New Benefits telemedicine option, with only a \$38 fee, can help members avoid having to visit a doctor's office or possibly even an emergency department.

Our Provider Relations team

For large bills or difficult situations with a provider, the Samaritan Provider Relations team is available to help you negotiate a bill, saving you and the Samaritan community money. You can contact them at provider.relations@samaritanministries.org.

Unsure of a diagnosis or if treatment is needed? Making use of these resources saves time and money, and it's all available online through your [Samaritan Dashboard](#).

Your choice of care is in your hands.

What you can do

- Explore your [Samaritan Ministries Dashboard's Health Resources](#) for helpful services.
- Use Healthcare Bluebook and Samaritan's Provider Relations team to help shop fair market prices on your service and to help negotiate a better price.



Felicia Joubert is Strategic Relations Manager at Samaritan Ministries.

Prayer for the Persecuted Church

Displaced Christians forced to move again

Residents of a state in Sudan along the River Nile forced 34 displaced Christians out of their temporary homes on October 19, Voice of the Martyrs-Canada (VOMC) reports. The residents said they didn't want "any Christians or black people" in their area. The Christians had recently fled conflict near Sudan's capital of Khartoum. They also were accused of stealing livestock and "violating public morals." *Pray for all displaced Sudanese and that Christians would be able to find a way to support each other.*

Chinese churches raided

Chinese authorities continue to raid churches in the Communist country. VOMC says that police stormed the Putian Puguang Church in Fujian during its November 10 worship service, taking three pastors and three other staff members into custody. Churches in different parts of the country were raided on November 3 for either not registering with local authorities or refusing to join the state "church," with several leaders and congregants detained. *Pray for encouragement for members of the churches that have been harassed by government authorities and that they would be able to meet for worship without interruption.*

Authorities harass Christians in Myanmar

Police in government-controlled parts of Myanmar are imposing restrictions on churches, VOMC says. Members of a church in the Rakhine state capital of Sittwe were ordered to remove a cross they had recently installed on the roof of their building. Christians also were forced to submit a list of people attending their services and obtain police authorization prior to holding worship. *Pray that Christians in all parts of Myanmar would be able to practice their faith free from police harassment.* ♦♦♦



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

... apart from Me you can do nothing.

John 15:5b

THE DOORPOST

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



I am the vine; you are the branches. Whoever abides in Me and I in him, he it is that bears much fruit, for apart from Me you can do nothing.

JOHN 15:5

A branch that is not connected to its vine doesn't bear fruit. It is dry and lifeless. That is how we are if we are apart from Jesus. We can do nothing.

When we do things without abiding in Him, our efforts are futile. Remaining connected to Jesus, depending on Him, is the only way to have genuine growth and fruitfulness.

How can we tell if we are abiding in Him? What do we do when we face a challenge? Do we just try harder? Do we give up? Or do we cry out, depending on Him? He will give us what we need when we remain connected to Him.

"And now, little children, abide in Him, so that when He appears we may have confidence and not shrink from Him in shame at His coming" (1 John 2:28).

We can't do anything of true value apart from Jesus. Not even a little bit.

Nothing.



For The Kingdom,
Ray King

A handwritten signature in black ink that reads "Ray King". The signature is stylized and cursive.

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 February 2024 through January 2025:



Eligible Medical Expenses
\$421,634,047

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

Contributions from Members
\$463,023,799

This total includes all member contributions for other members' eligible medical expenses (**\$414,409,894** during this time period) and to the office for additional giving and administrative expenses (**\$48,164,632** during this time period).

Prorated Medical Expenses
\$5,609,014

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 December 20, 2024.