



CHRISTIANCARE360

"LET US REBUILD THE CITY WALLS" - NEHEMIAH

Forbes

ACA-Compliant 'Cooperatives' Save Families

\$20,000 Per Year

Dave Chase

6/19/16

Health Sharing Ministries Save Families \$20,000 Per Year

Few know about the individual mandate exemption for those in health sharing ministries. Most of them are quite restrictive and operate very differently than traditional health insurance. **However, at least one of them operates in a manner that is similar to how health plans operate. They are quick to point out they aren't insurance. However, as I've talked with healthcare providers who see many patients and speak with patients in their program, it operates in a manner that is familiar.** They use different terms for items such as deductibles; however, it is similar in how the first \$1,500 is covered by the individual/family.

The combination of the traditional health sharing ministry with a *value-based primary care* model such as Direct Primary Care is an embodiment of what I wrote about in 2010 following the passage of the ACA in "*Health Insurance's Bunker Buster*". As predicted, health insurers logically responded to having their margins capped by jacking up their premiums and increasingly pricing people out of the market. In doing so, health insurers are simply fulfilling their fiduciary duty to their shareholders. **Even with the richest offering from, a family of four saves over \$20,000 per year while providing far superior primary care.** Traditional health insurance has turned primary care into a milk-in-the-back-of-the-store referral machine (why else would health systems gobble up fee-for-service primary care practices?). **They are accelerating the growth of direct primary care—another little-known component of the ACA that is having a potent impact.**

Health sharing ministries aren't for everyone, although **hundreds of thousands have participated in them for decades.** Some may find their Christian roots aren't a fit. Others may be among the ~5% who are excluded due to pre-existing conditions. That is, they operate like pre-ACA health insurance as they have some pre-existing condition limitations. However, since many of those pre-existing conditions are lifestyle-related, we offer a provisional membership for an additional \$80 per month (still far lower than traditional health insurance) to fund a health coach. Most of the \$80 goes to pay for the health coach's services to help people return to health—e.g., reversing diabetes, hypertension, etc.

Since health ministries have been around over 20 years, they have operated in a financially prudent manner. They also put a lie to the assumption that healthcare costs can't be controlled—e.g., it's unlikely they'd be targeted by politicians even as the health insurance lobby would like to see them go away. Further, conservatives, in particular, wanted to see health insurance to operate like every other type of insurance—i.e., it's only used for rare and unpredictable events. Conservatives argue the cost of having a high-risk insurance pool for those with pre-existing conditions is far less than the *12 million individuals receiving subsidies* based on Congressional Budget Office estimates.

As with many things in the DIY health reform movement, conservatives and progressives may have different motivations, but they use similar tools to achieve their respective objectives. **Many conservatives don't care for the insurance exchange subsidies and would like to see the health insurance exchanges fail.** Meanwhile, many progressives are comfortable with health insurers getting disintermediated and healthcare costs being tamed.

Rise of Health Innovators

As I speak around the country on the DIY health reform movement, some of the most innovative approaches have come from non-obvious places. *Unions, municipalities, manufacturers, hoteliers* and others have fought back and won against a healthcare system determined to have unbridled healthcare inflation. They are aided by some of the most innovative benefits leaders in the country, folks I call the "Dream Team" of benefits leaders. The volume of requests to get introductions to these individuals demonstrates that there is a high degree of interest in how they have helped employers solve the biggest cost problems in healthcare.

There are recurring themes with the health innovators. They embrace the *guiding principles for success in the new health ecosystem*. Where others assume that all that can be done is try to make tweaks to a radically under-performing status quo, they see opportunity to reinvent the value chain through tactics such as direct contracting via transparent medical markets. The minuscule adoption of so-called "*transparency tools*" proves that people aren't interested in transparency tools, they want *actual* transparent prices that are guaranteed. **As one of the next-generation health plans stated, it's possible to deliver twice the healthcare at half the cost and ten times the delight.**

These patriotic DIY health reformers aren't willing to sit idly by and watch their fellow citizens be devastated by medical costs. Never underestimate the power of American ingenuity.

Visit: www.christiancare360.com

