

NEWS RELEASE

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Medical Aid Societies - Caring for Each Other When Care is Needed

Citizens' Council for Health Freedom Issues In-Depth Report About How Medical Aid Societies Have Protected Families & Their Importance as Government Health Care Collapses

ST. PAUL, Minn.—*Citizens' Council for Health Freedom (CCHF, www.cchfreedom.org)*, a Minnesota-based national organization dedicated to preserving patient-centered health care and protecting patient and privacy rights, issued an in-depth report today about the past, present and future of medical aid societies—and their relevance as a flawed government health care system nears collapse.

Medical aid societies were once fraternal organizations, said **CCHF** president and co-founder Twila Brase, in which people took care of each other. Medical aid groups are not insurance plans, but rather, avenues in which people can pool their money and share resources with like-minded individuals in need.

The report, titled “Safe Haven: How Mutual Aid Can Protect Families in Times of Trouble” is written by **CCHF** Senior Policy Fellow Greg Scandlen and shares how the collapse of governmental promises will spawn new and emerging forms of virtuous cooperation. The 25-page report was posted exclusively on www.cchfreedom.org this morning and outlines the history of medical aid societies from the early 1900s and their resurgence a century later.

“Capitalism is the most cooperative, community-oriented economic system ever invented,” Scandlen wrote in the report, “but capitalism and self-governance must be leavened with virtue. Among those virtues is a willingness to help one another through hard times. First in Great Britain and then in the United States, ordinary working people banded together to provide a wide range of mutual assistance, which included life insurance, medical care and sick pay. Over time, these self-help organizations were displaced first by commercial organizations and then by government programs. But as governments have promised far more than they can deliver, a new role is emerging for self-help communities. An early example is the advent of Christian Sharing Ministries, but these are still rudimentary, and the movement is likely to blossom with the help of social media.”

According to an article on The Daily Signal late last week, about 300,000 Americans currently find coverage under medical sharing groups. Its members join for three main reasons: moral, charitable and fiscal. “Some join to avoid funding controversial procedures and products such as abortion and emergency contraception,” the story read. “Others appreciate giving to help a fellow believer. But most say they do so because it makes sense financially.”

Scandlen went on to write that four main medical aid societies grew in the mid-1990s: Christian Healthcare Ministries, Christian Care Ministry (Medi-Share), Liberty HealthShare and Samaritan Ministries. Today, these groups are expanding further, as Obamacare rules and regulations have some faith-based health care consumers looking for alternatives beyond government health care.

“Medical aid organizations were once very popular, before Big Insurance and Big Government got involved,” Brase said. “In fact, there were doctors who worked almost exclusively with these groups as fraternal/company physicians. Over time, the number of these organizations dwindled. But now, with so many individuals fundamentally against Obamacare, their enrollment is skyrocketing. The foundation of these organizations goes back to a time when people banded together to take care of each other—when care was needed—before society relied on government to take care of them. Many Americans don’t remember them, but their reemergence restores a much less expensive, non-bureaucratic way for people to help each other.”

The Alliance for Health Care Sharing Ministries reports that its members, Samaritan Ministries and Medi-Share, currently share more than \$180 million per year among their 240,000 participants. Twenty-eight states have specified that these organizations are not insurance. Those participating in these ministries are also exempt from the requirements of the Affordable Care Act. Thus far, according to Politico Pro, “53 health-sharing groups have been certified by CMS (Centers for Medicare & Medicaid Services) as qualifying for the individual mandate exemption. Many are small churches with fewer than 100 members.”

Scandlen concluded his report by looking at the future of medical aid societies and where a collapse of the health care financing system might take them.

“Today, we don’t see many stockbrokers, college professors or Congressional staffers forming mutual aid associations,” he wrote. “But factory workers in the early industrial age, blacks suffering under Jim Crow laws, persecuted Catholics and Jews, needed each other to survive. So do faithful Christians who do not want their premium dollars paying for abortion or sex change operations. ... These virtues will come together in new forms of organizations made up of people who care for and about one another. This is also known as love, and love is the one quality no form of coercive government has ever managed to embody.”

The full report is available by clicking [here](#).

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