

# The Health Insurance Crisis

BY JAMIE BUCKINGHAM

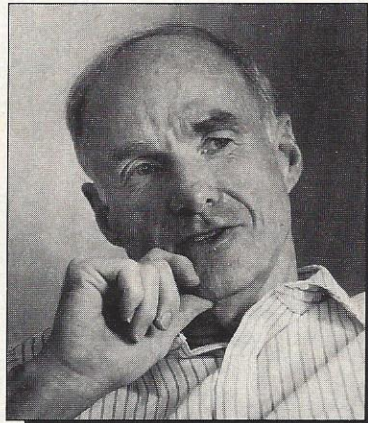
One of the first things I did after I married Jackie was to contact the local Blue Cross/Blue Shield insurance agent and sign up for health insurance. In those days, a semi-private room at the hospital cost \$14 a day and our insurance premium was about \$200 a year.

Four of our five children were born during my first pastorate in Greenwood, South Carolina. Neither the obstetrician nor the pediatrician—both of whom were members of other churches—ever charged us. My personal doctor was a member of our church, and he never charged, either.

For most of us, those days are gone forever. For one thing, it's hard to find a Christian doctor anymore. Even if you do, few see it as a service to God to give free treatment to God's servants. To compound the problem, individual health insurance policies are now virtually out of reach for all but the wealthy. But many churches—especially the small ones—simply cannot afford the soaring group premiums.

Our church has 14 families covered under a group health insurance policy. Last year, our policy covered each family at a 70/30 ratio with a \$250 deductible per family member. Our church paid the entire premium—a one-year bill of almost \$70,000.

This year we've gone to a new policy with a \$1,000 deductible. Our church is self-insuring the first \$1,000 (with a \$300 deductible per beneficiary). Even so, our premiums are \$60,000—and our agent says they could go up again next



**Individual health insurance policies are virtually out of reach, and group premiums are soaring. What can be done?**

year. Gasp!  
In addition, we've taken out a long-term disability policy on each employee that pays 80 percent of his salary if he gets sick or is injured and has to stop

work. This is cheaper than other options—but if you have had a cancer operation (like me), premiums can be much higher.

Thousands of pastors have no health insurance at all. What can be done? In this issue, award-winning investigative writer Lee Grady tackles this overwhelming problem.

## WHAT MONEY?

Also in this issue, columnist James McKeever makes some hard predictions concerning the future state of the monetary system in America. He firmly believes we are in for some radical changes—and goes out on a limb to predict what those changes will be.

This kind of information is always titillating, but most of us don't know what to do with it. On the other hand, pastors are notorious for having their financial heads buried in the sands of ignorance. While not confirming nor denying McKeever's predictions, we are printing them. They are his studied opinions—and they just may be right.

The only way to judge a prophet, of course—be he true or false—is to wait and see if his prophecies come to pass. I urge you to do that with this column.

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ADVERTISING OFFICES: 600 Rinehart Rd • Lake Mary, FL 32746  
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**Ministries Today** (ISSN #0591-5725) is published bimonthly by Strang Communications Co., 600 Rinehart Road, Lake Mary, FL 32746. Second-class postage paid at Lake Mary, FL 32746 and at additional entry offices. Subscription rate is \$21.95 for 6 issues and \$31.95 for 12 issues. Canadian subscriptions add \$9 per year, including GST. Other countries add \$10 per year. Foreign subscriptions payable in advance in U.S. currency. Subscription questions? Call 1-800-777-9423. **Ministries Today** is available in microfilm from University Microfilms International, 300 N. Zeeb Road, Ann Arbor, MI 48106. **POSTMASTER:** Send address changes to **Ministries Today**, P.O. Box 2111, Knoxville, IA 50197-2111. Copyright © 1991 by Strang Communications Company.

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