

FMMA Convention 2017

**Christian Sharing and
Free Market Medicine**

Tom Yakopin



Rule # 1

- ◆ The #1 Rule in the art of communication is the definition of terms.
- ◆ “Healthcare” is NOT Health Insurance
- ◆ This is fundamental to understand and educate in today’s environment.
- ◆ Health CARE is a Patient – Provider relationship which needs neither Government nor Insurance



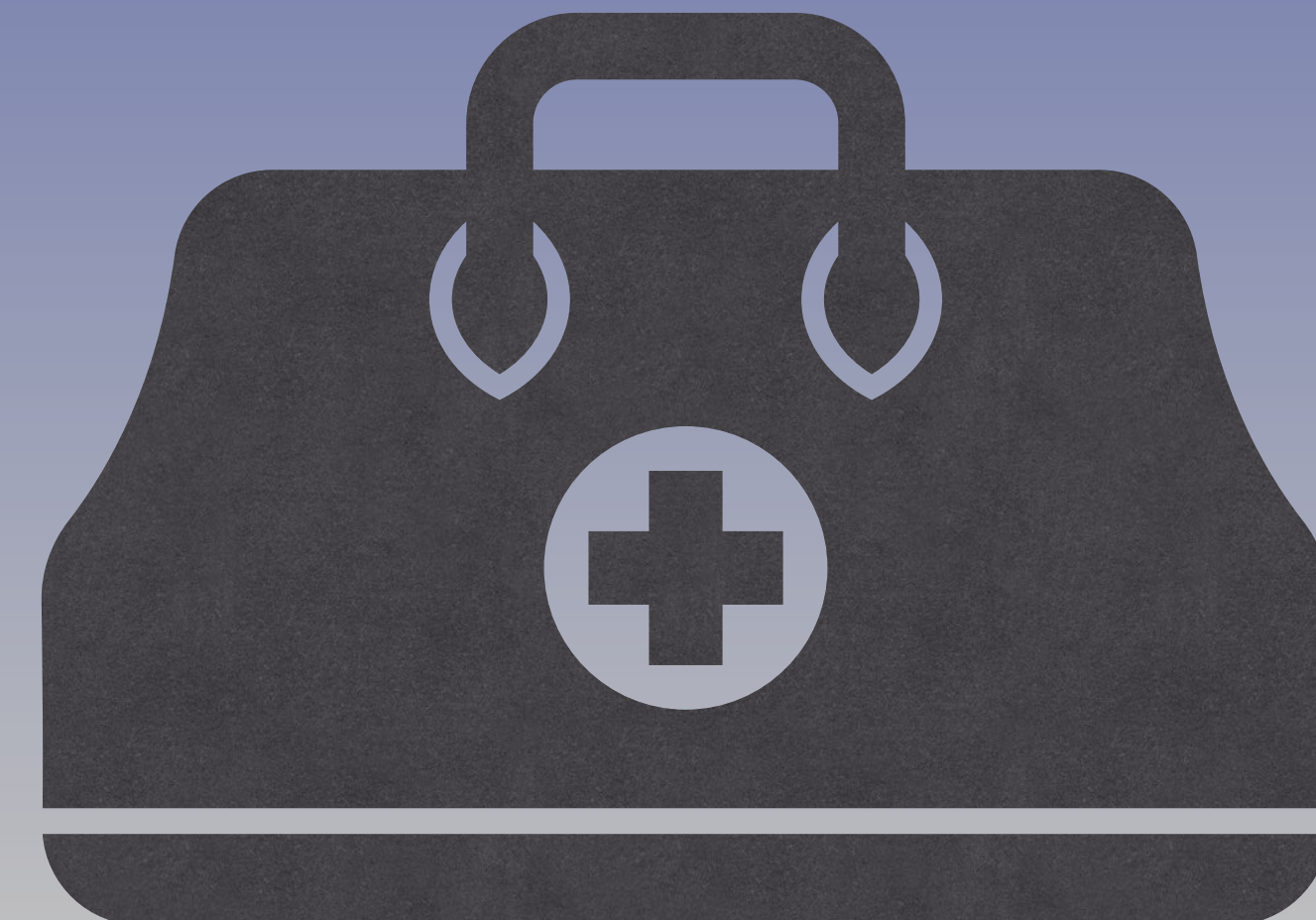
Rule # 2

- ◆ In order to come to a sound conclusion in any process of thought it is imperative that you have a sound Foundation.
- ◆ Foundation or Premise
- ◆ Superstructure – Information
- ◆ Conclusion
- ◆ Flawed Premise = Flawed Conclusion
- ◆ Sound Premise = Sound Conclusion



Free Market Medicine

- ◆ Free Market Medicine rests on a sound foundation.
- ◆ Patient – one who seeks or needs care
- ◆ Caregiver – one skilled and qualified to render such care
- ◆ Each party voluntarily and without force, enter into a relationship to have their specific needs and goals addressed.



Patient

- ★ The patient in this case has a medical problem which needs the attention of a medical professional in order to cure “dis-ease”.



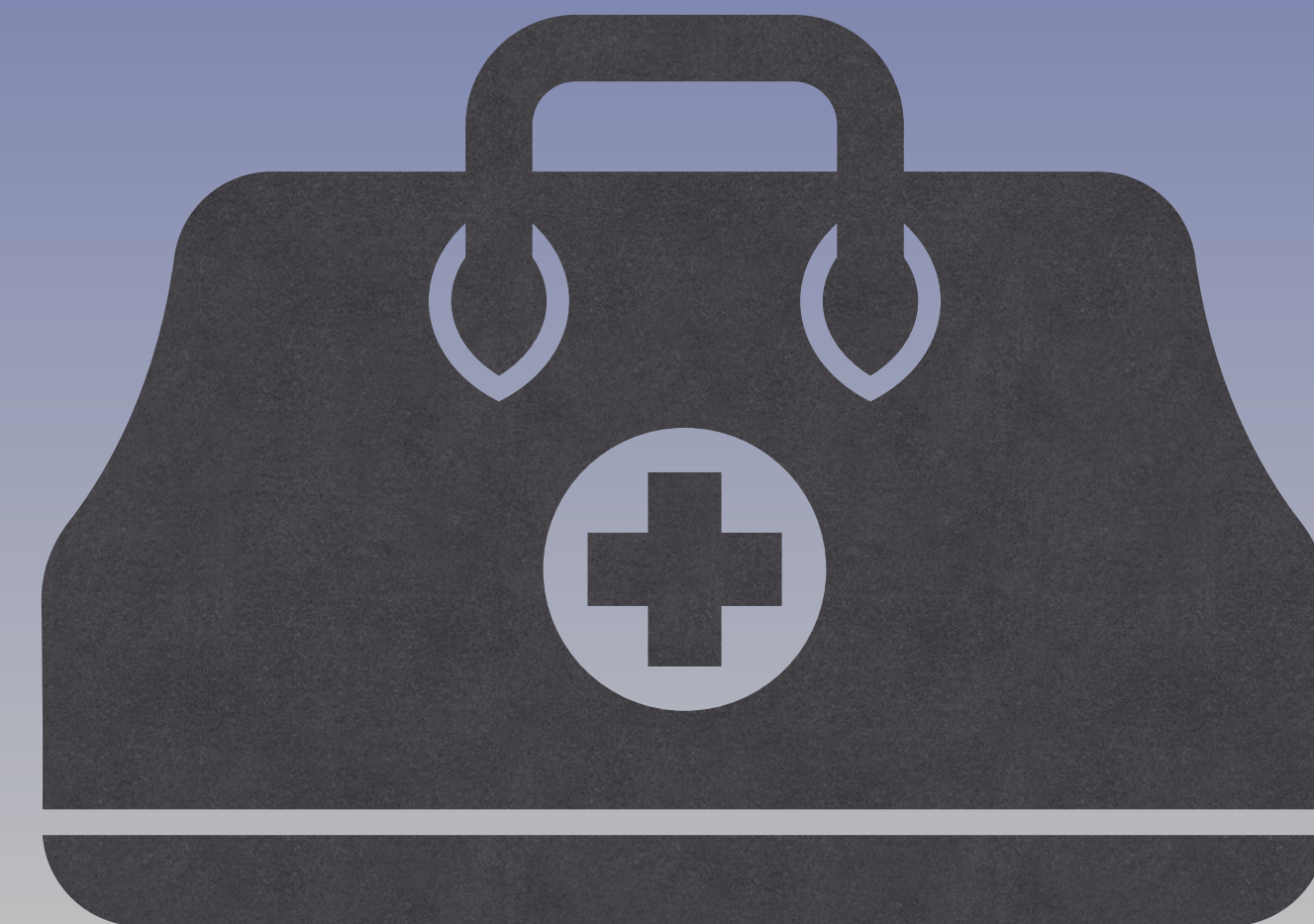
Provider

- ✦ The Provider in this case is a skilled professional who is capable of rendering care in such a way as to remedy the “dis-ease”.



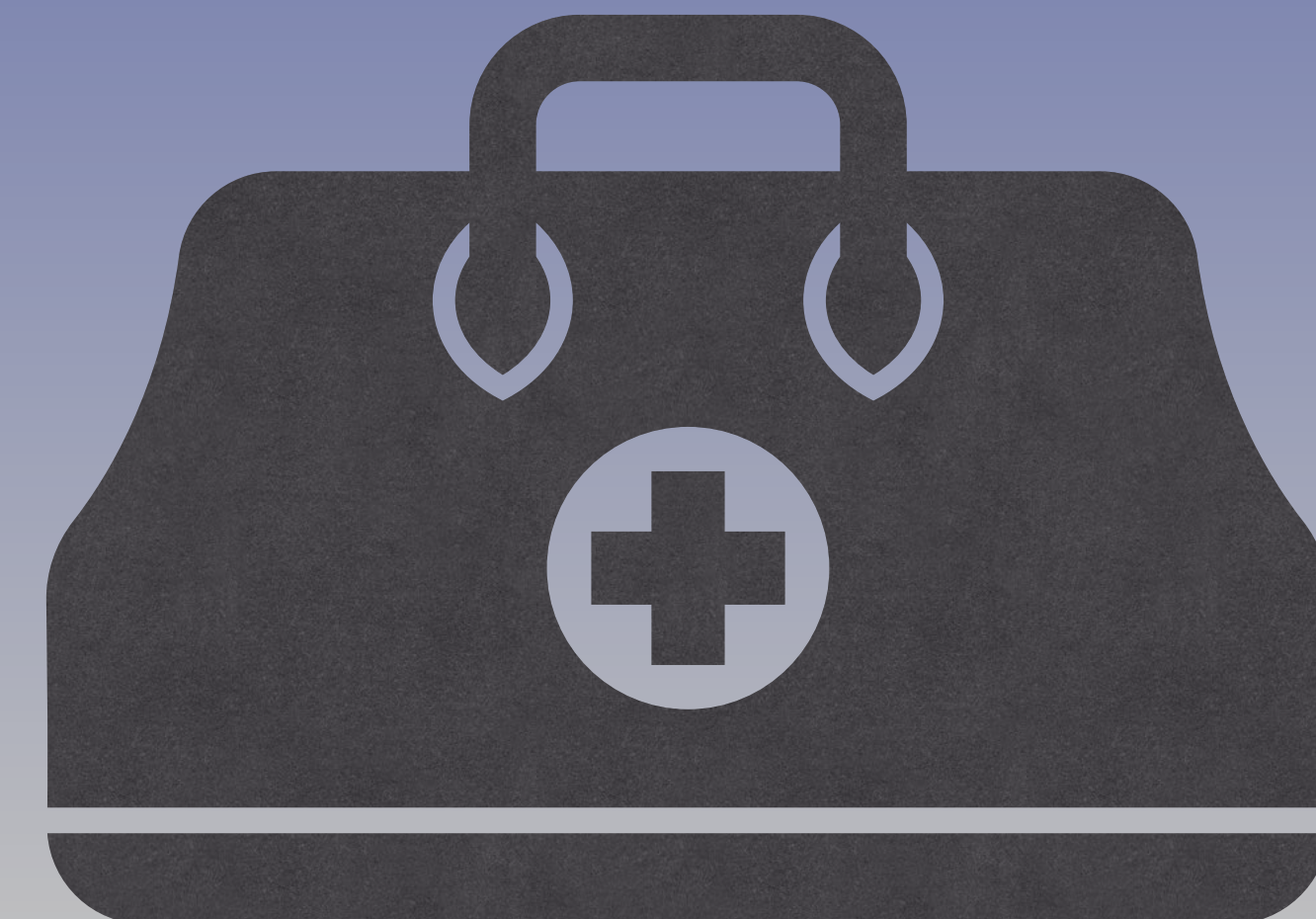
Free Market Medicine

- ◆ In the Direct Primary Care model, which is fundamental to the Free Market Movement, you witness the most efficient method of problem solving. I liken it to a “wholesale marketplace” vs. a “retail marketplace” where both parties benefit the most, at the lowest possible cost.



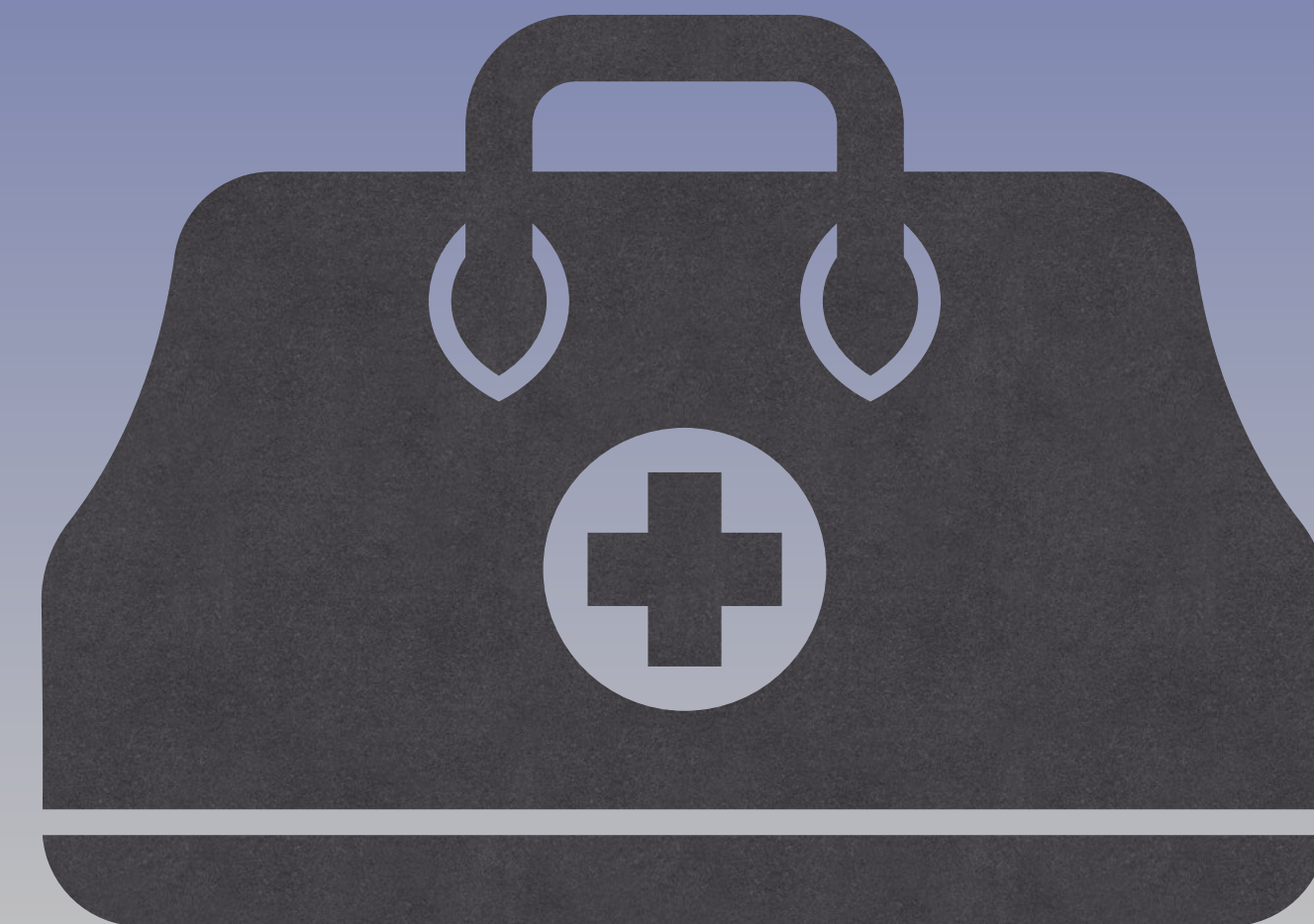
I am an Insurance Executive

- ◆ We are NOT NECESSARY
- ◆ Health Insurance began as a system of risk management whereby a “patient” could indemnify themselves by paying a small monthly premium to a 3rd party to mitigate the potential burden of catastrophic loss.
- ◆ It was called “Hospitalization” back in the day
- ◆ It was like a bucket of money available for certain claims which may have been out of reach for the common man.



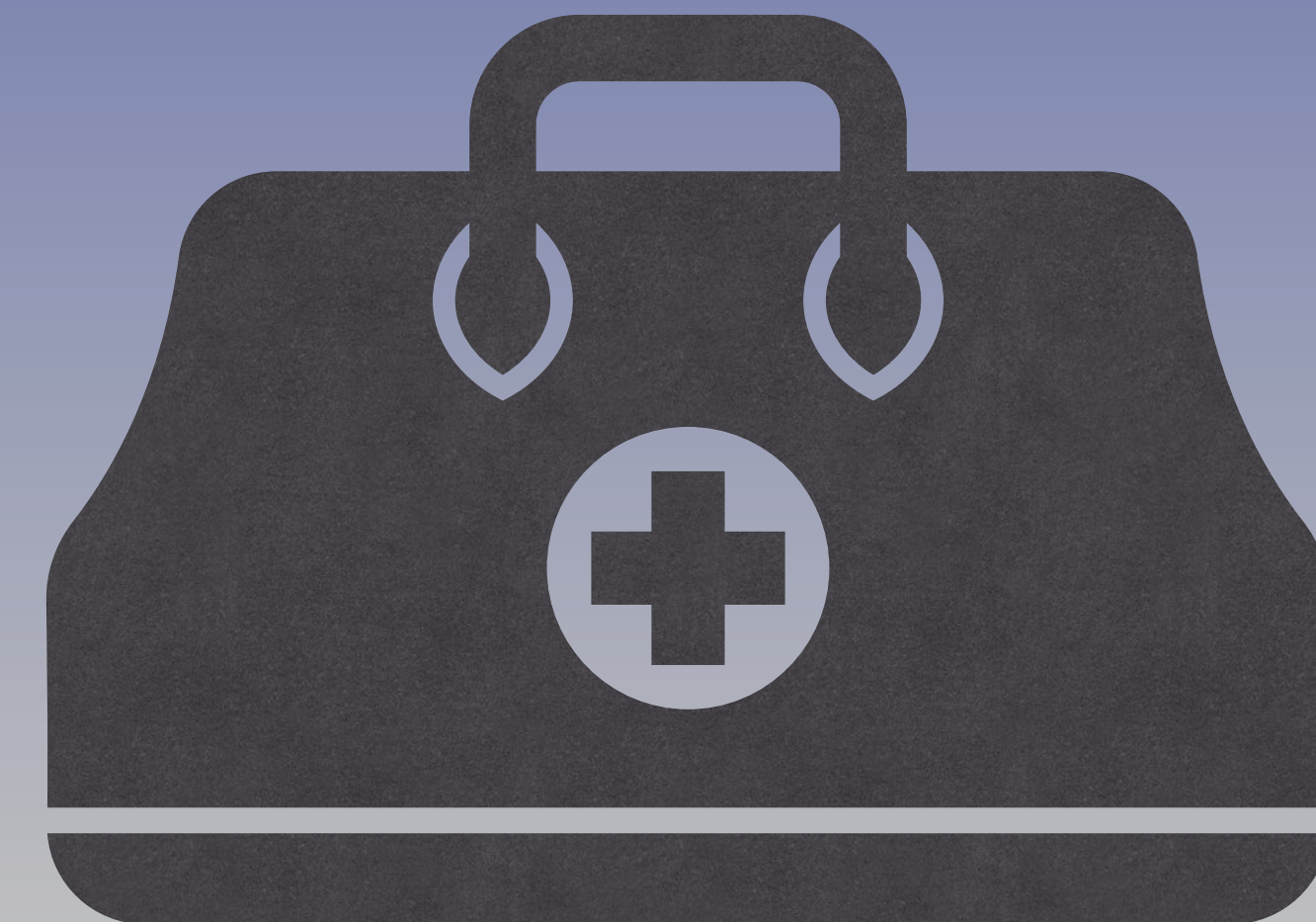
Hospitalization

- ◆ Covered Facility Fees
- ◆ Certain Professional Fees
- ◆ Limited O/P Testing & Therapy
- ◆ Was Affordable
- ◆ Usually 1st Dollar
- ◆ Included no “relationship” between Provider and 3rd Party
- ◆ Simply “Indemnified” the Patient
- ◆ It was useful, reasonable and fair



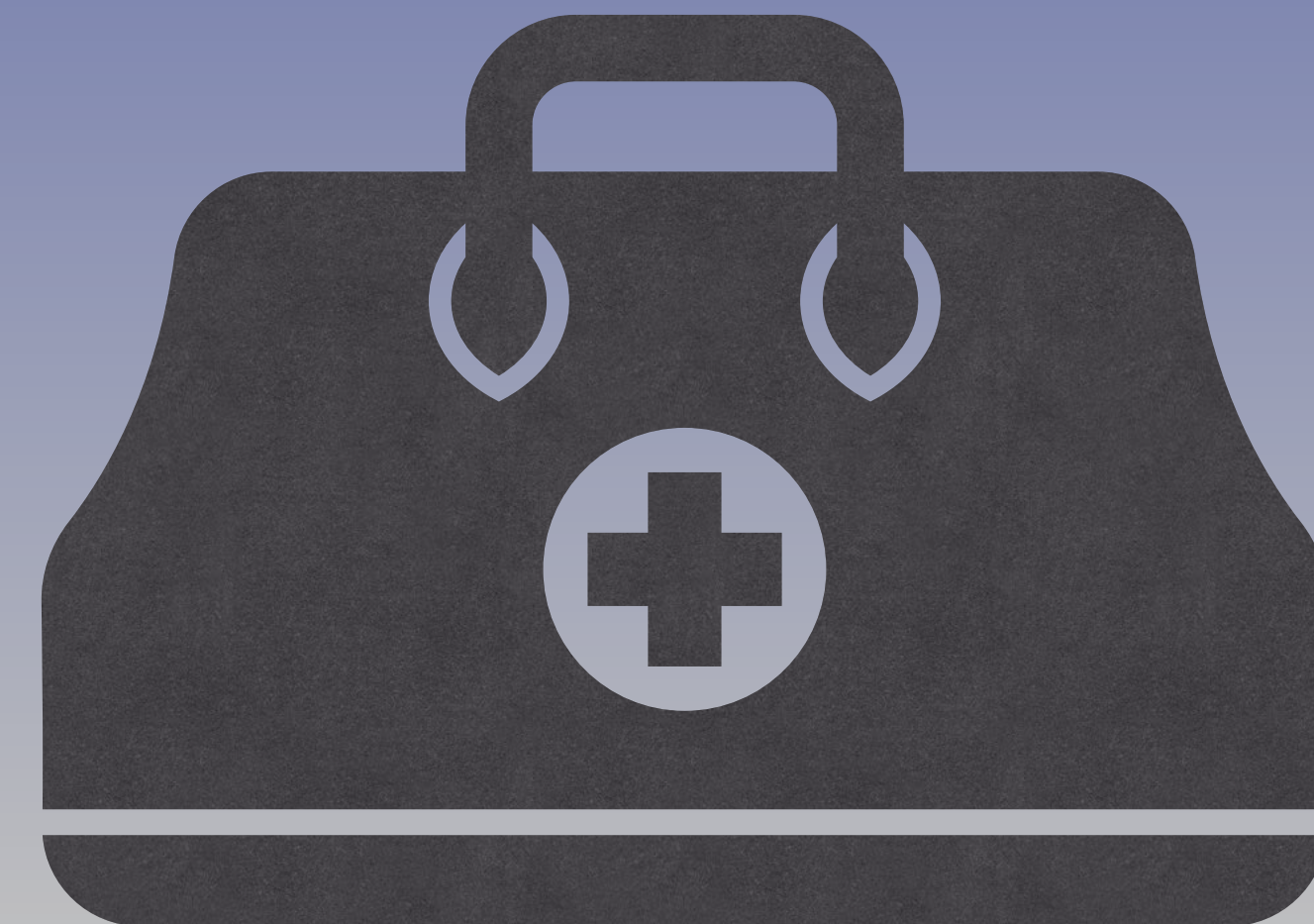
The Faith Based Model

- ◆ I live in Pennsylvania where the Pennsylvania Dutch dwell a/k/a Amish
- ◆ They are a perfect example of another system entirely.
- ◆ They simply “help” one another in a time of need financially through a covenant relationship in their Church Community.
- ◆ Christian Sharing Ministries are models resting upon a similar premise.



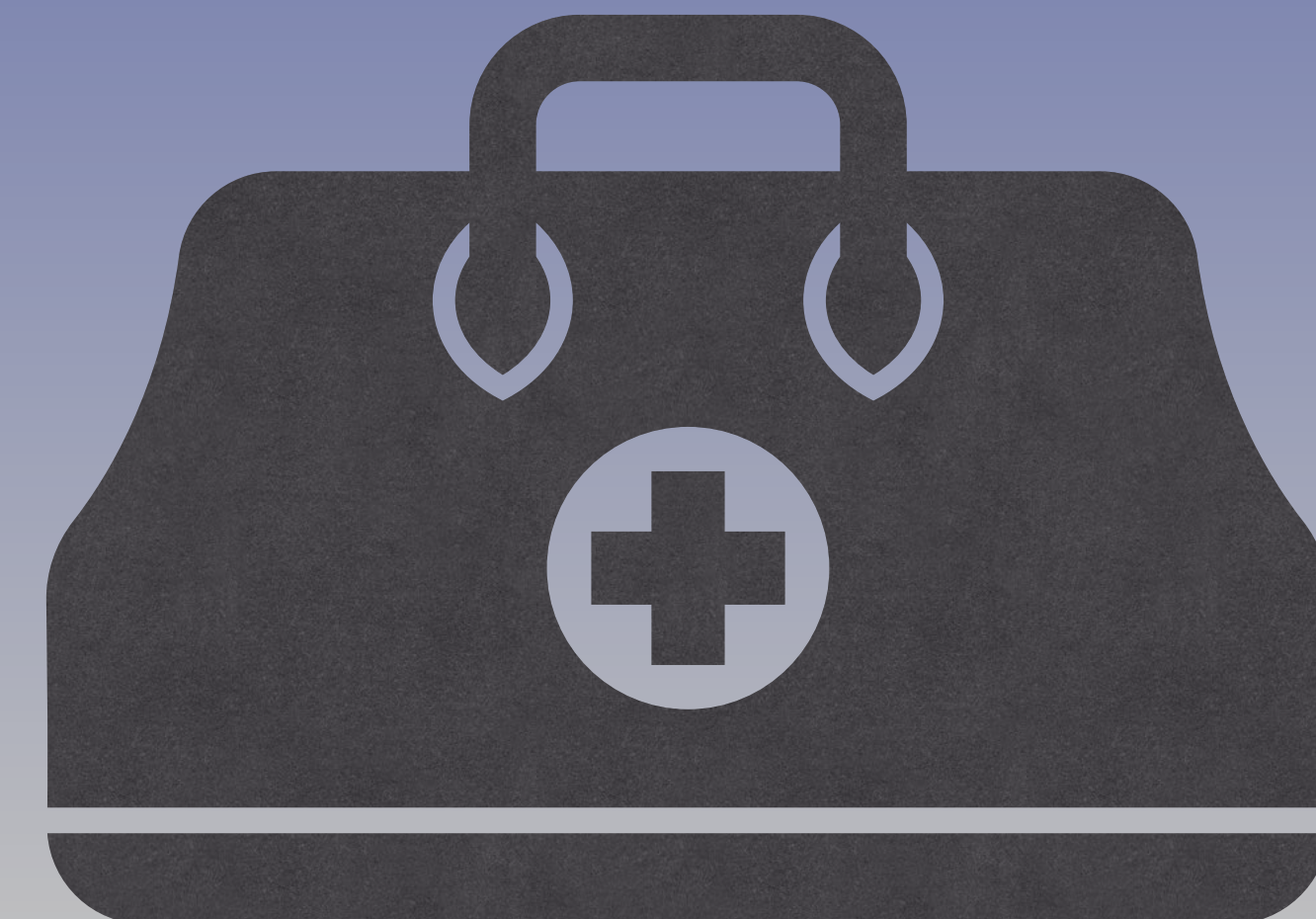
Christian Sharing Ministries

◆ A Health Care Sharing Ministry is an organization that facilitates sharing of health care costs among individual members, in the United States, who have common ethical or religious beliefs. A Health Care Sharing Ministry does not use actuaries, does not accept risk or make guarantees. Members of a Health Share Ministry are exempt from the individual responsibility requirements of the Affordable Care Act, a/k/a Obamacare.



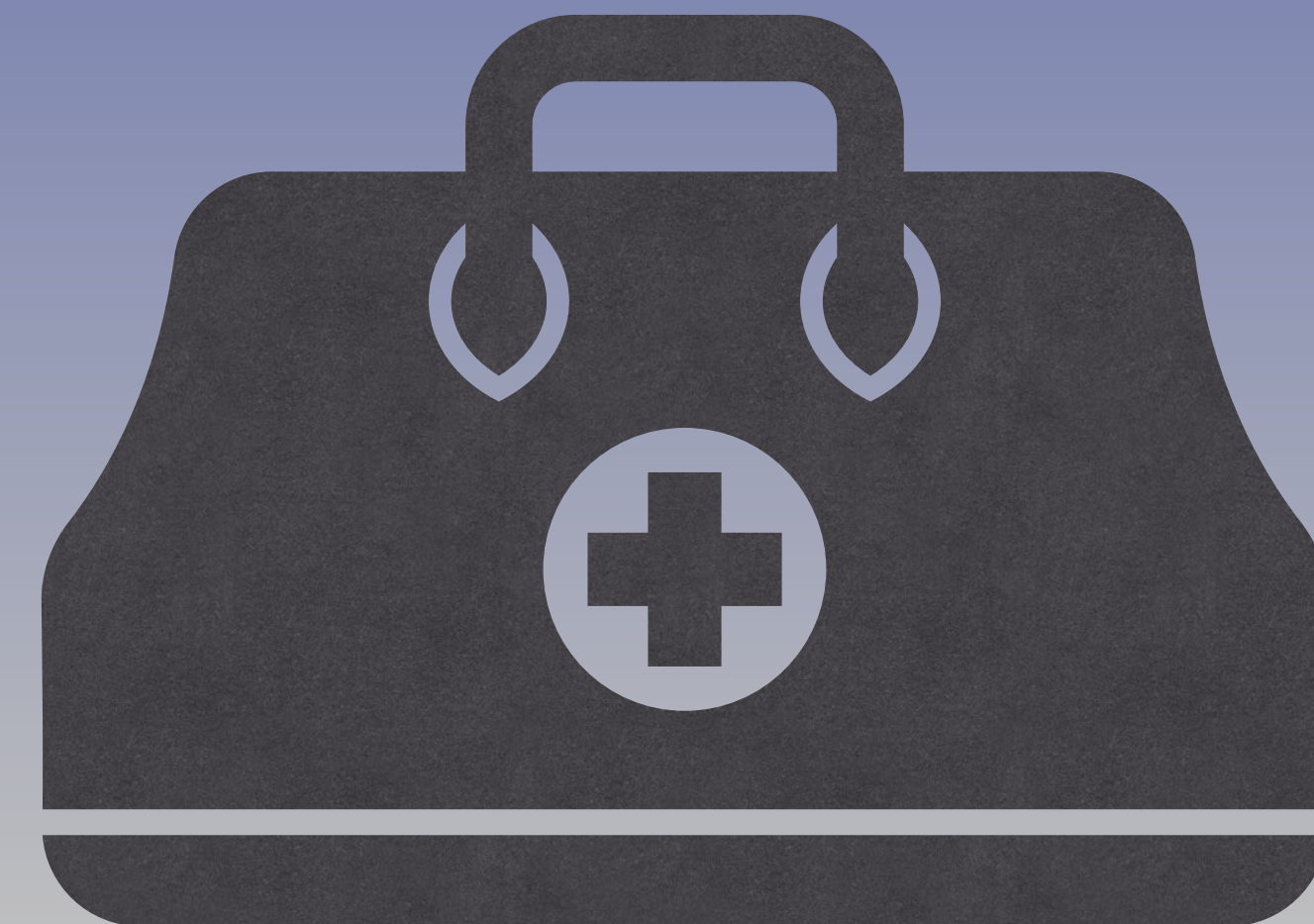
Requirements under the Affordable Care Act

- ◆ Must be a 501c3 organization
- ◆ Members must share common ethical or religious beliefs
- ◆ Must not discriminate membership based upon state of residence or employment
- ◆ Must have existed and been in practice continually since December 31, 1999 (grandfather clause)
- ◆ Must be subject to annual audit by an independent CPA which must be publicly available upon request.



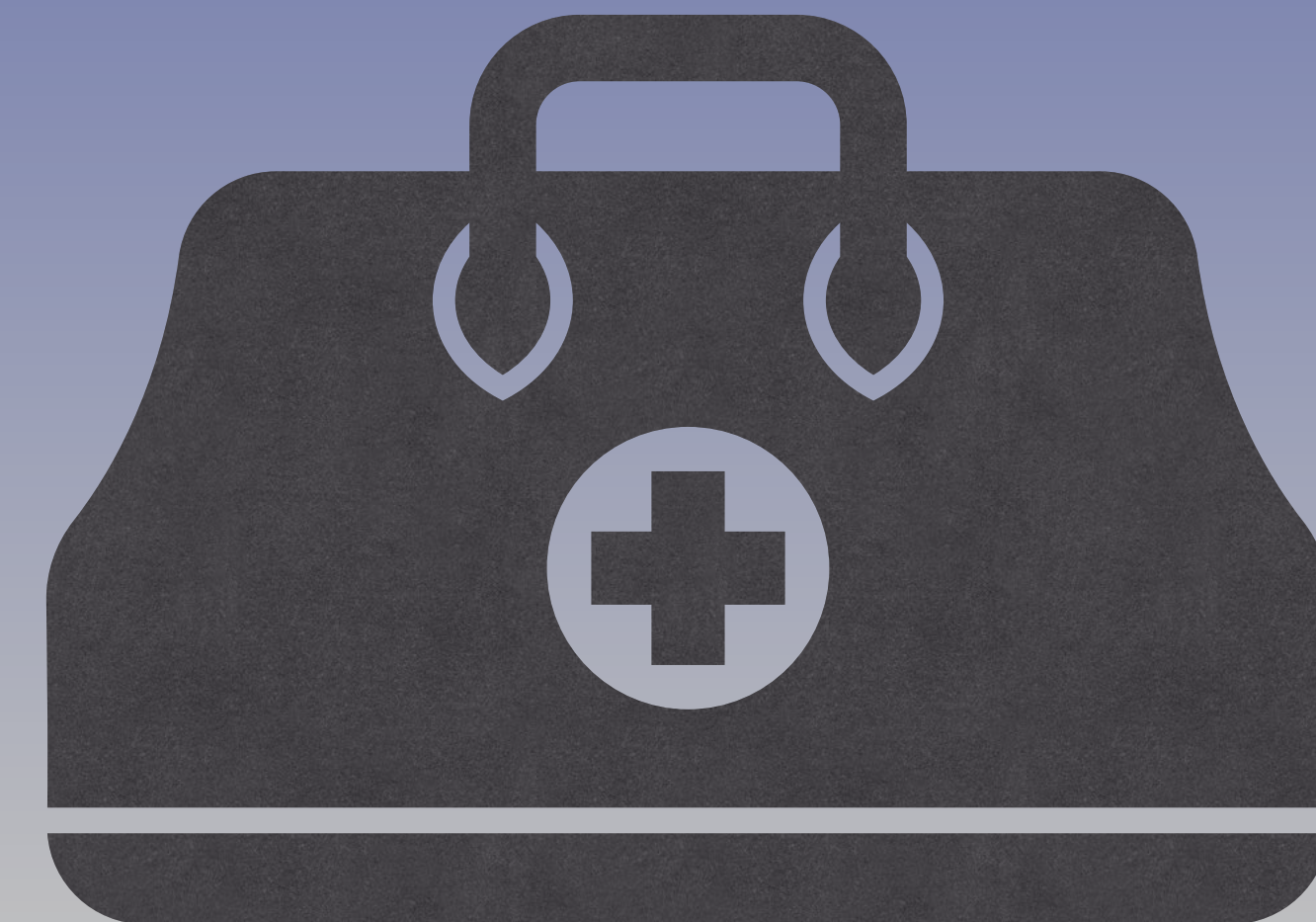
Harmony with The Free Market

- ◆ In closing it should be understood that membership in a Christian Sharing Ministry is in perfect harmony with the Direct Primary Care or Free Market Medical model.
- ◆ Why? ... It does not violate, manipulate or obfuscate the Patient/Provider relationship
- ◆ It offers a useful “exemption” from the Government overreach found in the Affordable Care Act.
- ◆ It provides an affordable mechanism to protect members from risk which may be catastrophic financially.



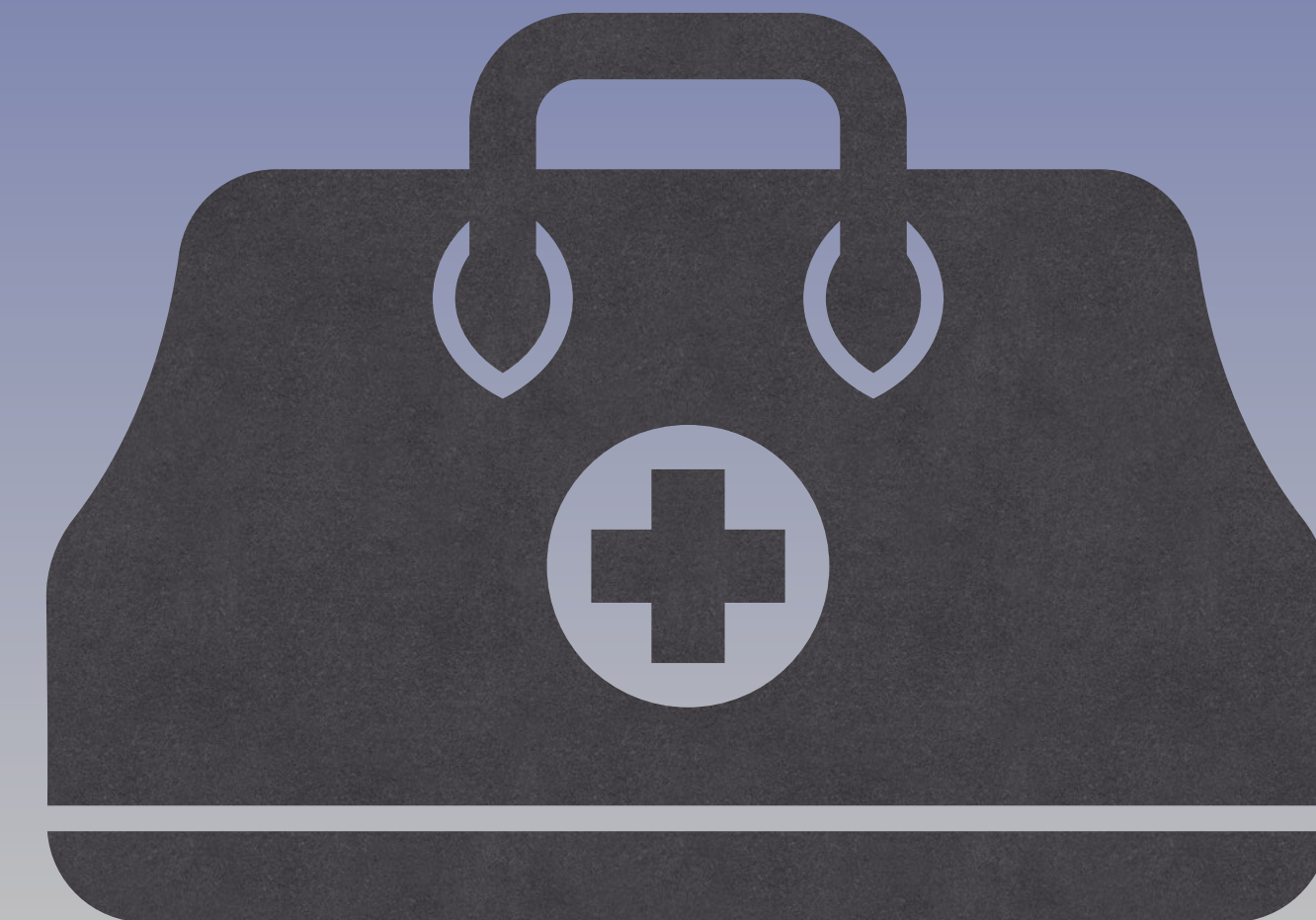
Pitfalls to Christian Sharing Models

- ◆ Because membership in a CSM is not a “fully insured” product there is no protection or oversight from the State Insurance Dept.
- ◆ Because it is not a “fully insured” product it is not covered by any state guarantee fund.
- ◆ Because it is not a “fully insured” product the normal fallback federal regulatory agency, Dept. Of Labor has no jurisdiction or oversight therefore complaints lodged here will go unheard and unresolved.
- ◆ Because of the market pressures in place currently under the ACA, many spurious and questionable models have been, and are being introduced into the marketplace.
- ◆ “Caveat Emptor” – Buyer, beware



Four Legit Recommendations

- ◆ **Christian Healthcare Ministries**
- ◆ **Medi-Share**
- ◆ **Samaritan**
- ◆ **Liberty Healthshare**



My Organization

- ◆ We exist to educate the Broker Community and the Consumer about legal, affordable alternatives to traditional major medical insurance.
- ◆ We endorse Christian Sharing Membership
- ◆ We sell High End, fully insured products which create cash at claim time
- ◆ This is consistent with the DPC/Free Market Model as it affords additional layers of protection to the consumer enabling them to make better choices in the time of need, including loss of wages, travel, out of pocket costs, non traditional care and cash facilities
- ◆ Visit my table to learn more



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◆ New Era Health Plans Inc.



◆ www.newerahealthplans.com