

Health Plans in the Northern Plains Region

NAB, as such, does not have a national health plan for either the USA or Canada. We did years ago, but the disparity in health costs between regions and the aging population of pastors at the time made the plan too expensive to compete with local plans. Right now, as you probably know, Blue Cross does the lion's share of business in ND and SD. Full family coverage costs under most insurance plans in the North Central Association area near \$10,000/yr in cost.

In Manitoba, Group Life, Health, Dental and Long Term Disability are to be provided for the pastor through the Manitoba Baptist Association Group Benefit Plan. Further details and application forms are available through the Benefits Coordinator – Al Donald at 204-261-9601 or email: hial@hial.com.

In the states some cooperative Christian plans exist which would require some research. They are not understood to be true "insurance", but at least one of them gets high reviews from one pastor couple. Here are three of which I am aware
Samaritan Ministries – <http://www.samaritanministries.org>
Medishare - <http://www.Medi-Share.org>
Christian Healthcare Ministries - <http://www.cbnews.org>

One pastor's family has been members of Samaritan Ministries for some time. They speak very highly of it. If you wish to visit with them, please contact me, [Phyl Putz](#), Northern Plains Regional Minister for contact information. In order to be more informed, I suggest you first check out the organizations on their websites.

A general article a few years old that might shed a bit of light on some of these organizations:

<http://www.heartland.org/Article.cfm?artId=17709>

A more recent article addresses health care sharing plans as relates to Obama care.

<http://christiannews.net/2013/10/12/obamacare-insurance-exemption-for-christians-provides-opportunity-to-grow-kingdom-of-god/>