

Obamacare Spurring a Return to Health Care Co-ops

With the arrival of January 1st, many Americans are experiencing more than the turn of the New Year; they're also experiencing major hikes in their insurance premiums. As [Slate's](#) Helaine Olen puts it, "The bill for the health care expansion is coming due ... [and] more than a few are likely to be annoyed."

But according to the [Wall Street Journal](#), Obamacare has spurred growth in other areas besides premium costs:

"The new trend in health insurance isn't insurance at all. ... [Families like the] Warshaws are members of Samaritan Ministries International, where members share each other's medical bills instead of contributing to a health insurance plan. These ministries have seen a boom since the Affordable Care Act, in part because members are exempt from the mandate requiring health insurance coverage."

As the *Wall Street Journal* goes on to explain, instead of paying a bill to an insurance company, individuals in Samaritan Ministries receive a letter telling of another member's medical need, and then write out their monthly check payment directly to that member. In the process of helping to pay a fellow member's medical bill, members of Samaritan Ministries also build a community of care and concern for one another.

But the *Wall Street Journal* is wrong in saying that such a practice is a "new trend in health insurance." In reality, it's simply a return to the mutual aid societies which were prevalent in America's earlier days. As author and historian David Beito [records](#), such organizations were at one time an

active part of American life, and sought “to enable every worthy member to protect himself from the ills of life and make substantial provision through co-operation with ... members, for those who are nearest and dearest.”

Alexis de Tocqueville observed and praised this spirit in his famed work [Democracy in America](#) when he said:

“As soon as several of the inhabitants of the United States have taken up an opinion or a feeling which they wish to promote in the world, they look out for mutual assistance; and as soon as they have found one another out, they combine. From that moment they are no longer isolated men, but a power seen from afar, whose actions serve for an example and whose language is listened to.”

Is it possible that a revival of these mutual aid societies would not only lower insurance costs, but would restore some of the care and community concern that has disappeared from American life?

Image Credit: History in Photos