

Would Mutual Aid Societies Revive Healthcare AND Community?

It's been six years this month since the Affordable Care Act was signed into law. Unfortunately for many Americans, the Affordable Care Act has turned out to be anything but affordable, and many are seeing their premiums and monthly payments continue an upward climb.

Due to rising costs and qualms over government health insurance, increasing numbers of Americans are returning to the original form of health insurance: mutual aid societies. According to [The New York Times](#), these societies – or “sharing ministries” – have seen their memberships double in the few years since Obamacare became law.

So, how do these sharing ministries work? Instead of paying a bill each month to the insurance company, members are sent the name and address of a fellow member who is facing a medical expense. Members then send their set monthly payment to that fellow member, often including cards of encouragement with their check.

But as *The New York Times* explains, there is a catch to sharing ministries:

“Pre-existing medical conditions are often not covered, nor are preventive care, mental health and injuries resulting from behavior the ministry considers immoral or reckless. Members who acquire a sexually transmitted disease from an extramarital affair are out of luck, for instance, as are those injured while driving drunk or during a melee.”

While such demands might seem unfair to some, they, too,

reflect the principles which America's original mutual aid societies operated under. Consider, for example, the following statement from the free black community in Philadelphia in 1832:

"We have among ourselves, more than fifty beneficent societies, some of which are incorporated, for mutual aid in time of sickness and distress. The members of these societies are bound by rules and regulations, which tend to promote industry and morality among them. For any disregard or violation of these rules,— for intemperance or immorality of any kind, the members are liable to be suspended or expelled. These societies expend annually for the relief of their members when sick or disabled, or in distress, upwards of \$7000, out of funds raised among themselves for mutual aid."

Mutual aid societies like these were once commonplace in America. They not only took pressure off of personal and government funds, but they also enabled people to build a caring community which could rally around those facing difficult circumstances.

Would both of these benefits be more valuable than the simple assurance of free healthcare provided by the government?