

Bearing One Another's Burdens

An Interview with Mr. John Hawthorn

JBEM recently interviewed Mr. John Hawthorn, publisher of the Brotherhood Newsletter, founded by his brother, Rev. Bruce Hawthorn. The following information was compiled from the information provided by Mr. Hawthorn. In view of previous articles in this journal addressing the problems with medical insurance, we believe our readers will be interested in this biblical alternative to medical insurance.

What is the Brotherhood? ... It is something which began in the New Testament. It is a program founded on a biblical principle. We are to, "Bear one another's burdens, and so fulfill the law of Christ." Further in the Galatians passage we are reminded "to do good to all, especially to those who are of the household of faith." This we try to do by praying for the medical needs of fellow members, by sending cards of encouragement or sympathy, by giving an equal share to members for medical bills and to the families of deceased members.

How long has it existed? 8 years

What is its purpose? . . . The primary purpose is to fulfill New Testament admonitions.

How does it work to help one another with medical bills? . . . The plan is more detailed but, basically, medical bills of the members are divided up by the number of members and a monthly newsletter notifies the members of their share.

How are you different from a medical insurance company? . . . We are not an insurance company. We do not handle the money. The members send their shares directly to the person who has the need. We are not contracting to provide for the medical needs of the members. We promise to publish the qualifying medical needs of the members so that the other members can be responsible for their brothers' needs.

May people with pre-existing medical problems join? . . . There are limitations. We cannot cover pre-existing problems unless the person has been a year without symptoms, prescriptions or medical bills for the

problem. In the case of pre-existing hypertension or diabetes, we will publish qualifying medical needs if it is controlled by medication and you have not been hospitalized for that condition within the 12 months prior to joining.

Does the Brotherhood help with bills for medical treatment of alcoholism and drug abuse? . . . No, we do not publish bills for psychiatric, mental or emotional treatment.

(This should not be construed as indifference to these problems. We are actually located in an alcohol treatment facility, the Barberton Rescue Mission, which uses a biblical, non-medical model of treatment, with some nutritional features. It is remarkably successful.)

What are the usual monthly contributions of the members? . . . For families it has been running \$76/month. For single members, half that amount. These fees include a \$62/year administrative fee. There is an initial \$50 joining fee.

Who manages the contributions? . . . The givers do. Contributions go directly to the person who has the medical need.

What about confidentiality of medical problems? . . . The person with the medical need determines the confidentiality they desire with the membership. They must tell us in order that we may determine whether it qualifies for publication according to the members' agreement, but specifics are not published unless the person permits.

What about the enormously expensive medical

problems such as severe burns or organ transplantation or heart bypass surgery? . . . We will publish such needs, provided they qualify with the plan's provisions, up to the \$15,000 limit for Brotherhood members or \$65,000 for those in the Brothers' Keeper program. Our members are managing over a third of a million dollars a month.

Is there reinsurance for the very large bills? . . . Remember, we are not an insurance company. Brotherhood members agree to share bills from \$200 to \$15,000. For medical needs from \$15,000 to \$65,000 the members have the option of taking part in the Brother's Keeper program. The members of that program have decided not to allow any monthly payment be larger than \$25.00, which is managed by spreading out unusual costs over several months. It is usually only a few dollars a month. Beyond that, many of our members arrange on their own for medical needs through commercial medical insurance companies. Many of our members have a \$25,000 deductible that goes to a million. United Health Care and Travelers carry it.

Where do your members live? . . . Every state but Hawaii, and in 24 foreign countries.

What sort of people participate? . . . The plan was to address the needs of those with very limited incomes. It was something for the poor Christians, which originated with my brother, Rev. Bruce Hawthorn. In 1980 he felt impressed to start a program like this. The following year he experienced tragic deaths and injuries among his immediate family and experienced first-hand the fact that Christians will help one another, when his family's hospital bills of \$54,000 were paid in 45 days.

Can people who have, say, employer-paid insurance participate as a means of helping others? . . . Yes, and we have some who do, but they generally drop other insurance. One of the conditions for publishing a medical need for the Brotherhood members to share in is that bills must be first submitted to insurance, Medicare or Workmans Compensation. We will publish then only the difference between those payments and the need.

What do hospitals or doctors say when patients explain about this arrangement? . . . We get calls every day from hospitals. They are generally satisfied. I don't know of any who have been refused, though it is not insurance. The bills and the payments go to the patients, not to us.

Does anyone review the bills for fairness and accuracy? . . . Yes, we have a staff which does.

Have the insurance commissions of the various states exercised any sort of review of programs like this? . . . Yes, we have been attacked by several and have won every time. The laws of Texas, though, are unusually restrictive.

What are the qualifications for membership? . . . You must be a non-smoking, non-drinking Christian and attend church regularly.