Subject: Insurance as required by law
Posted by james on Thu, 01 Oct 2009 14:33:36 GMT
View Forum Message <> Reply to Message

In reading Joe Brenneman's blog today,(pastor of current FA) the concern about government required insurance came up.(health insurance, in this case). I believe in obeying God in all things, and that includes being subject to the laws of the land...as long as they don't cause me to disobey God. This raises an issue with many christians who want to trust God for protection, safety, healing, life, employment, ect. Most insurances are optional, at this point, and we can chose not to purchase them. wheather life insurance, health insurance, disability insurance, workers comp insurance(although sometimes small business owners and self employed folks have to carry it for employees as well as liability, when required by law). But in many states auto insurance is a requirement, at least liability insurance. So what does a christian do? Don't own an automobile anymore and use public transportation? Disobey the law and drive without it and 'hope' you don't get pulled over and checked? Or obey the law and just not put your trust in the insurance as your protection?

I'm not setting myself up as the perfect example here, but I would like to share what, I believe, The Holy Spirit lead me to do, after prayer for wisdom and direction. When the state of Alabama pasted this law(I think around mid 1990's) I purchased auto insurance from the cheapest source(for me Geico)and just what was required by law, liability in X amount of coverage. Now that covers the obedience to the law of the land; so I continue to trust The Lord for protection as always, trusting in His promises and covering myself with The Blood of Jesus. He has protected me and I have never had an accident since putting my trust in Him in 1981, by His grace. But should he see fit to allow me be tried in that area, I wouldn't use the insurance.

I think that's what I would do should the government start requiring all citizens to purchase health insurance, I would do what's required to comply with the law, but not use it. Just continue to trust The Lord as my healer and health. We have to make ethical decisions daily, there's always conflicts between the principles Jesus taught for believers to follow, and the way the world functions and what the majority does. Will it cause those around us to roll their eyes and call us nuts? Probably,... who cares?

Any comments? thoughts? testimonies? Other views or opinions?

Subject: Re: Insurance as required by law
Posted by sparkles on Sat, 03 Oct 2009 16:36:40 GMT
View Forum Message <> Reply to Message

I would agree with you James, just because the government would require us to have health insurance doesn't mean we have to use it. Jesus has been so faithful to me over the years and I

would see no reason to stop trusting Him just because we would have health insurance. If anything I would think it would cause christians to start looking to Jesus more, as the health insurance may not be everything they think it will be. It would be just one more step closer to Anti-Christ being revealed. How? I can't say for sure, but whenever people get freedoms taken away, ie choosing not to have insurance, there is more control from the government and more ability for people to see what people do. There is talk of having all ones medicals records be recorded on their drivers license or identification cards. Even now there is alot of information on drivers licenses. This is not a time to put trust in anything government, but rather to look at the promises of the Bible and see that Jesus has provided everything we need to live. There is healing, deliverance, freedom from fear and oppression, promises for God to supply our daily bread, health, and anything else you can think of.

God has not given us the spirit of fear. Listen to people at work, how afraid many are of contacting the swine flu. All we hear promoted is about this world wide plague of the swine flu, but we are promised that no plague shall come high our dwelling. Read Ps. 91 to see all the tremendous promises God gives us. A thousand shall fall at our side and ten thousand at our right hand, but it shall not come nigh us. Thank you, Jesus!

The government health plan cannot promise us that. No health plan can promise us that. We serve a mighty God who loves us and has provided for us by the blood of Jesus, so isn't it past time for many of us to stop listening to the lies of Satan through the government, talk shows, TV shows, newspapers, magazines, co-workers, friends, and look to the unfailing promises we have been given in God's word and start believing them! It is one step at a time, one day at a time and sometimes it seems like one minute at a time, but we can do it because God has promised us in His word that He that begun a good work in us will complete it.

Subject: Re: Insurance as required by law
Posted by james on Mon, 12 Oct 2009 16:22:07 GMT
View Forum Message <> Reply to Message

Speaking of swine flu,(or H1N1 for those who don't want to cause a decline in the sales of pork) Saturday I was involved with about 9-10 people who were discussing topics ranging from religion to football, and on to healthcare and sickness. Somehow they got onto the subject of the flu and flu shots, they were talking about how most of them got sick after taking the shot. I honestly don't know how the medical system works in many ways, so I asked how the government carried out the giving of swine flu shots and who paid for them. Opps,my bad! They weren't talking about 'swine flu' shots, they were talking about just regular flu shots. Anyway, come to find out, everyone in the room except me had gone out and paid $24.95 for 'flu' shots to make themselves sick with flu like symptoms. And the poor kids (all of them were under 30) were in various degrees of fear concerning wheather or not the 'swine' flu shots would be able to protect them from the swine flu. And of course I was an outright idiot, taking my life into my own hands.(Yeah, I got the 'are you

kidding me' look when I said no, I'm putting my life in Jesus' hands...big difference)
I started asking around as to what each person did for a living or what they were studying in school, there were two who were becoming pharmacist, one pediatrics nurse, a professor, one in the seminary to be a pastor, one 'undeclared' student, one with a business degree and a restaurant manager. All professing christians, with all that knowledge they'd aquired in school, yet even though they were ever learning and seeking knowledge, they had no clue as to the truth. The very Bible they carry to church, each time they attend, has within it's pages the written wisdom of God and His healthcare plan...It doesn't make you sick, it doesn't cost you any money, when trusting in Him there's no FEAR. YET, it's hidden from them due to unbelief.

How thankful I am...why He opened my eyes and gave me faith to believe? I don't know! I'm just thankful He did!
I pray for the unbelieving church, walking around with a form of godliness and religion, but denying God's power to change their lives.

MERCY JESUS...

Subject: Re: Insurance as required by law
Posted by james on Fri, 15 Jan 2010 23:38:30 GMT
View Forum Message <> Reply to Message

I saw today that Congress (or some congressmen) were planning to allow for a conscientious objector exemption on the healthcare insurance law. It would apply to those who's religious convictions would be violated by forcing them to purchase heath insurance. (the example given were the Amish)

I don't know what stage they're at in getting this into the final law, but it sure would be a financial blessing for a lot of people who would have been force to purchase the insurance and not use it, or face the penalty.

Subject: Re: Insurance as required by law
Posted by David Coleman on Fri, 18 Jun 2010 15:55:19 GMT
View Forum Message <> Reply to Message

just to give a little update. President Obama just announced that in order to run the bill through complete analysis, the plan will not start until the year 2014.

That which James says is better though. It is only fair to allow religious people to follow their convictions. We are blessed to have a sovereign God who answers our prayers. even where it

says that we pray for leaders that we may live a peacable and Godly life.

Subject: Re: Insurance as required by law
Posted by james on Thu, 29 Mar 2012 15:20:51 GMT
View Forum Message <> Reply to Message

Health Care Law...

In case any one's interested, the United States Supreme Court began this week to hear arguments and considering the legality of the 'Obama' health care law that is set to go into full effect in about 20 months. I think we should be interested because it will effect us all, should the bill stand as is. One may ask, "what is it to me? I will continuing to trust The Lord for my health"; yes, so will I...BUT, if it goes into effect those who refuse to comply will be disobeying the law. I've said before that I would handle it the same way I do the law in Alabama that requires all drivers to carry auto insurance, I buy it but do not use it...I continue to trust The Lord for protection.

But wouldn't it be a blessing financially if we weren't required to buy heath care insurance? So I'm praying for the U.S. Supreme Court to overturn it and thought I'd let everyone reading know that's what is going on right now and if you are lead, to be praying concerning this as well. They plan to have a decision by June.

Subject: Re: Insurance as required by law
Posted by james on Thu, 28 Jun 2012 19:24:44 GMT
View Forum Message <> Reply to Message

Just in case anyone is interested (and this will affect almost all of us), the United States Supreme Court voted 5 to 4 today to uphold the Affordable Care Act, more commonly known as the Healthcare Bill or ObamaCare.

Subject: Re: Insurance as required by law
Posted by james on Mon, 28 Oct 2013 20:52:26 GMT
View Forum Message <> Reply to Message

O.K. folks, the deadline is drawing nearer for the new required healthcare coverage (health insurance). The Obama administration last week added an extra six weeks for Americans to obtain coverage before incurring a penalty. The new online Web site, https://www.HealthCare.gov

has been having major technical problems and, though they say differently, they're extending the time til March 31, 2014 to buy some 'goodwill' with the public. btw: I was able to access the site today for the first time...

Anyone got any comments or thoughts as to how they plan to deal with this latest 'requirement' of the American people by the American government. Oh, in case anyone is thinking of just paying the penalty, it's 1% of your annual income or $95 per person, which ever is higher. It will increase every year, in 2016 it is 2.5% of yearly income or $695 per person.

Another opportunity to obey The Word of God and submit to those in authority, right?

Subject: Re: Insurance as required by law
Posted by Marilyn Crow on Mon, 28 Oct 2013 23:01:57 GMT
View Forum Message <> Reply to Message

Hi James,

In Australia, for a couple, our health insurance is about $5000 a year. That is private health insurance involving medical, hospital, Natural Therapists, etc but we still pay excess on doctors, ambulances etc.

Trevor, my husband says `Why do people think they don`t have to pay for it?` He`s talking generally & including those in Australia too.

Just thought you may be interested in what others have to do.

Subject: Re: Insurance as required by law
Posted by sparkles on Tue, 29 Oct 2013 00:32:52 GMT
View Forum Message <> Reply to Message

Hi James,
Thanks for the information. Would the penalty be a one time payment? If it would just be 1% that would be cheaper than buying the insurance. I looked at the site you put in your message and would have to pay $180 a month because I am over 50. If I was under 50 it would only be about $108. It is astounding what is being forced on us. A person could say
"What next?" It's good to know God will supply all our needs.
As far as what I am going to do about buying the insurance or paying the penalty, I just don't know yet.

Subject: Re: Insurance as required by law
Posted by Marilyn Crow on Tue, 29 Oct 2013 06:19:13 GMT
View Forum Message <> Reply to Message

Hi James,

After reading all the posts I thought I`d add this extra bit. Even though Trevor & I pay health insurance we do not see it conflicting with our belief in God to supply all our needs. We pray regularly for our health (probably daily) as I have chronic fatigue & Trevor has rheumatoid arthritis.

We don`t accept that we have to succumb to these but look to the Lord for His strength & ability each day. We work with the Lord & realise that each hindrance is but a trial & learn with the Lord`s guidance how to manage our lives, strength,& time & appreciate what we can do. We are also appreciative of God`s gifts through others in different health areas but always pray & acknowledge that He is the Great Physician over us & others are but His hands as we put ourselves in His care.

This also applies to all areas of our lives, not just health care. God works through others as we place every detail of our lives in His care. We do not have a pain free, trial free life but are take through these to know Him more & let go of our own strength & our own abilities & let His life work through us.

Subject: Re: Insurance as required by law
Posted by james on Tue, 29 Oct 2013 14:13:36 GMT
View Forum Message <> Reply to Message

Marilyn Crow wrote on Mon, 28 October 2013 17:01

Trevor, my husband says `Why do people think they don`t have to pay for it?` He`s talking generally & including those in Australia too.

Just thought you may be interested in what others have to do.
I understand where Trevor is coming from with that question(speaking of people in general wanting things without paying for them). But there are Christians who trust Jesus as their healer, and don't put their trust in the hands of man(such as insurance agents/policies, doctors/medicine, ect.) To be forced to purchase health insurance by law when a person doesn't use medical science isn't a 'getting or wanting to get something for free', because those people will not be going to the doctors/hospitals anyway...their trust is in The Lord<by HIS stripes we ARE healed>

The same issue comes into play concerning auto insurance, we were required to purchase auto insurance about 15 years ago. As a Christian believing we should obey the government unless what they require is in disobedience to what God has shown in His Word, we are to obey them and submit to their laws. For auto insurance I just purchase it in obedience to the law, but continue to trust The Lord for protection...not the insurance policy. I guess this will be the same position I'll take concerning health insurance...although, I see the first year 'penalty' is called a 'fee', so maybe I'll just pay the 'fee'. Still haven't decided how to deal with it, except to know God will give wisdom as the time draws nearer.

Marilyn, don't feel condemned or judged concerning this post, I'm trying to share in a short time frame what would take much longer to share in full...the bottom line? Relay to Trevor that we/I aren't a bunch of people wanting to free-load off the government with free health care...we actually don't want what they are offering, even if it was free. I/we trust Jesus as our healer/health...and no, that doesn't mean that we never go throught trials and problems with health, it means that 'in' and 'through' whatever we encounter, our faith and trust is in Christ and what HE did at Calvary in delivering us from the curse by His victory over death; in what He did to reconcil us unto God restored what sin had stolen. What He did to save us, He did to heal us, to deliver us, to protect us, to provide for us, ect. And don't think I/we think I'm/we're special above other believers, The Cross and all He purchased there is for everyone who will believe...just as that same Cross is to be taken up daily as we follow Him, Jesus...

And don't think I/we believe you or Trevor aren't Christians because you don't believe as I/we do concerning divine healing/health. But God's Word DOES reveal and teach Divine healing...throughout.

Just a quick addition: I don't speak for everyone who is a forum member when I say "I/we" concerning believing and living divine healing...nor am I the perfect example of unfailing faith in Jesus as my healer. I have waivered in my commentment to Christ and have used medical science a couple of times over the last 30 plus years(regretfully)...I just don't want to project myself as something I'm not...

Subject: Re: Insurance as required by law
Posted by GWB on Tue, 29 Oct 2013 18:59:56 GMT
View Forum Message <> Reply to Message

Marilyn, Thanks for all of your info and input, so far.

I respect your attitude when disagreeing or presenting another perspective.
You are one who does not try to degrade or make things personal which makes you a class act. I just wanted to encourage you about that.

Also, HEF taught divine healing without ANY help from this world. It was a broad spectrum from nutrition to aids for hearing, seeing, band aids, supplements, driving with glasses, etc. The list was endless.

I personally have not seen anyone walk the faith healing walk that we did years ago. Many have changed their views on what is liberty in Jesus and what is legalism in many areas, let alone healing.

Like always, people can talk the talk, but walking the walk in healing, love, and the crucified life are two different stories when loving the brethren and ministering to a lost world.

I am sure you and your husband are walking your walk with Jesus alone and not letting others get you discouraged or try to make you feel defeated. Good grief, that is just Satan in your ear! Lol

I look forward to more of your commentary and opinions.

.

Subject: Re: Insurance as required by law
Posted by james on Tue, 29 Oct 2013 20:22:34 GMT
View Forum Message <> Reply to Message

I don't know how much it accomplished, but while reading on the HealthCare.gov website I was directed to a survey/comment section and answered the questions they asked. At the end there was a opportunity to make comments, I commented on the 'religious exemption' limitations as to only those religious groups 'approved' by the government would qualify. I asked the question concerning religious freedom in America and the freedom to worship/serve/obey God as our individual convictions dictated. I worded it very respectfully and didn't appeal to 'my rights' as an American citizen.(I remembered what happened to Paul) LOL

I'm expecting the President or one of his top officals to get back to me on that very soon.<grin> Hey! Maybe they'll listen...But I'm not holding my breath.

Subject: Re: Insurance as required by law
Posted by Gary on Tue, 29 Oct 2013 21:41:16 GMT
View Forum Message <> Reply to Message

Marilyn,

I must say I totally agree with GWB's post on this issue of healing. While we had a lot of people who talked divine healing and health, I saw more people who never received then the small few who did.

I have tried to weigh everything out on this matter as I know what the scriptures promise. But on the other hand I know of people who I consider better Christians then me who never received their healing. In fact a number of people have died early in years.

Even HEF died from a sickness, refusing to go to a doctor. So there are many things I do not understand fully on this subject.

But with all that in mind I don't see it wrong to get help if it is there, while trusting the Lord to heal.

I think there is more to divine healing then what meets the eye. I am still trying to fully comprehend what the Lord wants for us in this area.

I think William did a good job of touching on the message of healing in this thread:

http://overcomersonline.com/FUDforum2/index.php?t=msg&th=787&start=0&S=d02b49d8d900552978dabc4a07172735

We got into some extreme issues with healing which led to peer pressure in a church setting and many where doing things to please the crowd rather then trusting the Lord.

Gary

Subject: Re: Insurance as required by law

Posted by Marilyn Crow on Tue, 29 Oct 2013 22:38:42 GMT
View Forum Message <> Reply to Message

Thank you Gillyann for the kind words & I appreciate your comments also. I appreciate the feast also & will write something there soon.

Yes Gary, I too appreciate what William said. Thanks for the link. I must remember not to give him pureed (?)broccoli & carrots. (lol)

Concerning divine healing. I was brought up believing in divine healing & always have believed & operated accordingly. The Lord is the great Physician & it is `by His stipes that we are healed,` as we all know. I have been healed many, many times immediately & also over time.

Now I believe the scripture tell us `how,` we are healed - by His stripes ...we are healed. The healing comes & it is because of what the Lord suffered & His holy, worthy life that is imparted to us. However the scripture does not say `when,` we are healed. That part is in God`s hands as He knows best. Healing is not His main priority for us but `to be made like Christ.` Otherwise we would see people who never look old, & never die as they would be continually being healed & restored in their fallen state. That is not God`s intention as I said.

Thus said I daily look to the Lord for His strength as that especially is my great weakness. I know that the gradual healing that has come to me over the years has kept me close to the Lord, appreciated other`s sickness, weaknesses, focussed me on eternal things. These I would not have had developed, by God within me, with the strength I once had & me at the drivers wheel.

It is the heart motivation as William said & respecting where the giftings & skills come from that different professions have, yet not to rely on them as the source.

Going through sickness etc is a tool of God to learn to eventually let go of everything (including healing) & trust God for our whole lives. That is a life time process as the final `letting go,` is our last breath.

I think you get what I mean.

Subject: Re: Insurance as required by law
Posted by Gary on Wed, 30 Oct 2013 19:55:42 GMT
View Forum Message <> Reply to Message

Marilyn,

I agree with what you shared here. When we were in a large group it was easy to believe because of all the encouragement. Now that were all on are own so to speak its a different ballgame.

We find out what's in our hearts when it comes to trusting Him. I am believing for something that could be considered serious by others but I know the Lord is my healer and I am totally looking to Him in that area without any remedies.

I know Jesus bore away my sicknesses and diseases on Calvary and by His stripes I am healed.

I fully don't understand everything about it but am willing to lay down my life to trust Him and Him alone. His Name is Faithful.

By the way James I found out if your a veteran you don't have to buy the insurance or pay a penalty. I received a letter from the VA explaining this benefit for veterans.

Gary

Subject: Re: Insurance as required by law
Posted by james on Wed, 30 Oct 2013 22:47:02 GMT
View Forum Message <> Reply to Message

Gary wrote on Wed, 30 October 2013 13:55By the way James I found out if your a veteran you don't have to buy the insurance or pay a penalty. I received a letter from the VA explaining this benefit for veterans.

Gary

Yes, I knew that, I have a friend who's a VietNam vet and he has government provided healthcare...however good that is.
I knew I shouldn't have dodged the draft...

I have been researching the different exemptions and the way the penalty will be enforced because I'm aready getting questions pertaining to how it'll effect peoples tax returns. I thought I had a couple more months before having to become involved with that issue, I see the congress is already 'grilling' those who messed up on the launch of the website. O well! No time like the present to jump into the fray.

Subject: Re: Insurance as required by law
Posted by Gary on Thu, 31 Oct 2013 09:24:21 GMT
View Forum Message <> Reply to Message

james wrote on Wed, 30 October 2013 16:47Gary wrote on Wed, 30 October 2013 13:55By the way James I found out if your a veteran you don't have to buy the insurance or pay a penalty. I received a letter from the VA explaining this benefit for veterans.

Gary

Yes, I knew that, I have a friend who's a VietNam vet and he has government provided healthcare...however good that is.
I knew I shouldn't have dodged the draft...

I have been researching the different exemptions and the way the penalty will be enforced because I'm aready getting questions pertaining to how it'll effect peoples tax returns. I thought I had a couple more months before having to become involved with that issue, I see the congress is already 'grilling' those who messed up on the launch of the website. O well! No time like the present to jump into the fray.

James,

To be honest here I think that it is possible to take a scripture and make it say whatever someone wants it to say by weaving together other scriptures to prove a point.

For instance we were taught it was sin to take medicine. But I cannot find anywhere in the Bible where this scripture exists. In fact I see the Apostle Paul telling Timothy the Pastor to take some alcohol (wine) for his stomach problems.

Doesn't it seem strange that Paul would encourage Timothy to take a remedy in light of what we

were taught?

What I am saying is I don't think if a person chooses to take medicine that it is a sin. I believe Jesus heals but He is not going to be mad if we try to take care of ourselves and use band aids. It about got to that extreme in our groups.

I think some theology we had was wrong. You cannot force your faith on little children who are helpless for instance. Who is to say a person is really in faith if a child is involved.

I don't care what others think of this either. But with all that in mind I am believing God for a healing without medicines and I do take an occasional supplement and try to take care of myself. But I choose to do this for me. There are a number of things taught at FA that I do not see in the scriptures so for now I am striving to sort out what the Bible says and what the Lord"s Will is concerning all things.

Just wanted to clarify this whole discussion. If the law requires insurance then it is not a sin to buy the insurance and even use it if that is what someone desires to do. Even though I am like you I hate it that we are being forced to buy it, I don't think that is right for the government to force this on people.

Gary

Subject: Re: Insurance as required by law
Posted by william on Thu, 31 Oct 2013 11:47:01 GMT
View Forum Message <> Reply to Message

Gary wrote on Thu, 31 October 2013 03:24james wrote on Wed, 30 October 2013 16:47Gary wrote on Wed, 30 October 2013 13:55By the way James I found out if your a veteran you don't have to buy the insurance or pay a penalty. I received a letter from the VA explaining this benefit for veterans.

Gary

Yes, I knew that, I have a friend who's a VietNam vet and he has government provided healthcare...however good that is.
I knew I shouldn't have dodged the draft...

I have been researching the different exemptions and the way the penalty will be enforced because I'm aready getting questions pertaining to how it'll effect peoples tax returns. I thought I had a couple more months before having to become involved with that issue, I see the congress is already 'grilling' those who messed up on the launch of the website. O well! No time like the present to jump into the fray.

James,

To be honest here I think that it is possible to take a scripture and make it say whatever someone wants it to say by weaving together other scriptures to prove a point.

For instance we were taught it was sin to take medicine. But I cannot find anywhere in the Bible where this scripture exists. In fact I see the Apostle Paul telling Timothy the Pastor to take some alcohol (wine) for his stomach problems.

Doesn't it seem strange that Paul would encourage Timothy to take a remedy in light of what we were taught?

What I am saying is I don't think if a person chooses to take medicine that it is a sin. I believe Jesus heals but He is not going to be mad if we try to take care of ourselves and use band aids. It about got to that extreme in our groups.

I think some theology we had was wrong. You cannot force your faith on little children who are helpless for instance. Who is to say a person is really in faith if a child is involved.

I don't care what others think of this either. But with all that in mind I am believing God for a healing without medicines and I do take an occasional supplement and try to take care of myself. But I choose to do this for me. There are a number of things taught at FA that I do not see in the scriptures so for now I am striving to sort out what the Bible says and what the Lord"s Will is concerning all things.

Just wanted to clarify this whole discussion. If the law requires insurance then it is not a sin to buy the insurance and even use it if that is what someone desires to do. Even though I am like you I hate it that we are being forced to buy it, I don't think that is right for the government to force this on people.

Gary

I think that the whole idea of not using insurance, medicine, glasses, crutches, etc., etc., etc., was derived first from the OT examples of Israel's propensity to not trust the Lord, especially when

they were threatened by their enemies, and then later in the NT where Jesus taught the benefits of trusting God completely with our life in this world.

There are of course an example or two (I haven't counted) in the OT where the trust/dependence was not related to their physical enemies (Philistines, Amalikites, etc.,) but to specific things like healing (Asa).

Anyway, my point is that there is a very distinct principle that trusting God completely for our lives (which are not our own! 1Cor 6:19-20) is clearly something that the Lord desires for us. How that is worked out specifically in each of us as individuals is not as clearly defined, which is, I believe, where we made our mistake. As someone once said we are all little catholics in our hearts and like to have a list of dos and don'ts to keep us in line!

It would be wonderful if we could have a clearly delineated line that separated the concept of trusting in God and trusting in something other than God. To do that we would have to know a person's heart, which is a tough thing to do!

Good thoughts though, maybe we can hash it out a bit more?

Blessings,
William

Subject: Re: Insurance as required by law
Posted by sparkles on Thu, 31 Oct 2013 18:55:53 GMT
View Forum Message <> Reply to Message

Marilyn Crow wrote on Tue, 29 October 2013 17:38
Now I believe the scripture tell us `how,` we are healed - by His stripes ...we are healed.I believe the more literal word for â€œstripesâ€• is â€œwounds.â€• Jesus was not only whipped, but he also had a crown of thorns and his beard torn out. It is by the shedding of Jesus blood and having faith in what He purchased for us whereby we can believe God for our healing. The healing comes & it is because of what the Lord suffered & His holy, worthy life that is imparted to us. However the scripture does not say `when,` we are healed. That part is in God`s hands as He knows best. Healing is not His main priority for us but `to be made like Christ.` .` It certainly is a priority for us to be conformed to the image of Christ, but it is just as important for us to look at and walk in all He has purchased for us with His blood. And a part of this is healing. Why would someone want to experience Godâ€™s love and not also want to walk in His healing, which to me is a manifestation of His love to me. Both are ours, as well as many other blessings God gives us, including trials and persecutions. We want to experience His peace and joy and grace and

guidance, so why not His healing? Otherwise we would see people who never look old, & never die as they would be continually being healed & restored in their fallen state.This is not biblical because of the fall of man, all but a very few will experience aging and death. The bible clearly states there is a time to be born and a time to die. Just because some(maybe most) donâ€™t get healed does not change Godâ€™s word where Healing is clearly promised. I donâ€™t know why some get the manifestation to their healing and some donâ€™t, but I do know God is faithful to heal and deliver. That is not God`s intention as I said.

Subject: Re: Insurance as required by law
Posted by Marilyn Crow on Thu, 31 Oct 2013 21:02:31 GMT
View Forum Message <> Reply to Message

Hi Sage,

Thank you for your more detailed comments & I appreciated them. As you brought out about our Lord & what He did for us, & I agree as you said it is.....

Quote:`...important for us to look at and walk in all He has purchased for us with His blood. And a part of this is healing. Why would someone want to experience Godâ€™s love and not also want to walk in His healing, which to me is a manifestation of His love to me.

So true, Sage. God bless. Marilyn.

Subject: Re: Insurance as required by law
Posted by Gary on Sat, 02 Nov 2013 13:57:06 GMT
View Forum Message <> Reply to Message

Quote: Good thoughts though, maybe we can hash it out a bit more?

William,

Don't want to destroy this thread of James on the insurance issue, but since this has taken a different road I want to share one thing here.

Concerning divine healing.

I believe that with all the major diseases in the world that men will never be able to find a cure for all of them because they are part of the curse of the law found in Deuteronomy.

While doctors have made some advances in medical science like if someone in a bad car wreck they can patch them up and get them back on the road of life to live a half way decent life after their wreck. This is just one example among many.

But being able to find cures for all the diseases and ailments that plague mankind this will never happen.

I saw a recent clip were they hooked up a robotic arm to a persons brain, and she was able to control the arm and I think they said the person felt like they had feeling in this robotic arm they could tell if something was hard or soft when they went to pick it up. The person had been paralyzed for years. They have tested this robotic stuff on a number of people now, and want to eventually make replacement limbs.

Please tell me if I am thinking wrong on this. But from what the scriptures teach on the curse of the law, is why I am thinking this. Jesus delivered us from the curse of the law.

Now about this issue of never growing old if you believe in total divine healing or receive healing during your life. I think growing old is different from whether a person is walking in health.

I think it is possible to grow old (which we all experience), and to walk in total health. When it is our time to go then the Lord just calls us home. This is not saying we won't have trials and tests that come our way but Jesus will take care of us.

But those in the world will never be able to remove the curse from mankind, which consists of disease and sickness.

With all this said, I don't think we can lord it over people to trust God and receive healing. Jesus told them about healing and healed many but never did He force someone to trust Him in this area. This is why I think making people think that they have committed some sin because they took a pill is totally the wrong approach.

I hope I have made this plain not implying anything here to anyone but just the approach the whole movement went through in being told how to trust God.

This is where I have changed some of my views if a person gets their teeth cleaned, wears glasses, or takes an aspirin, I just don't feel anyone can tell them it is sin or any of us has committed some sin because we have done this. It becomes a little bit of twisting what Jesus was trying to teach people in the New Testament.

I am thinking when everyone rushed up to him and said, this woman was caught in the very act of adultery. It was that religious attitude that manifested. Or how about the time the disciples said, do we call down fire from heaven.

To grow in faith we have to first off desire it, then secondly learn by trial and error as we seek the Lord for our lives. As a group I think peer pressure in a movement cause many to become legalistic. I think every movement on the earth has had this problem surface in their groups.

Like I said, if I am misinterpreting something here I appreciate anyone letting me know. I think God showed us this and allowed us to experience what we experienced for a reason. I have tried to weigh all of this out and even though I don't think HEF's theology was flawless I do think we were shown what the scriptures teach about walking with God and what pleases the Father.

As for the scripture "anything that is not of faith is sin". If a person is not at peace with themselves and do things not in faith but do things because of what others think, because of peer pressure then this is what is meant that it is sin. They are doing it because of peer pressure and not because they do not think it is wrong or right depending on the situation.

I think there is more to that scripture then what meets the eye.

I hope this is understandable, and makes sense in what I am trying to convey.

Gary

Subject: Re: Insurance as required by law
Posted by james on Sat, 02 Nov 2013 15:18:28 GMT
View Forum Message <> Reply to Message

Gary wrote on Sat, 02 November 2013 07:57Quote: Good thoughts though, maybe we can hash it out a bit more?

William,

Don't want to destroy this thread of James on the insurance issue, but since this has taken a different road I want to share one thing here.

I hope this is understandable, and makes sense in what I am trying to convey.

Gary

Hash away brothers...these threads are indestructible.

As to the thought about growing old and dying, we do have examples recorded in The Word of men who when time to die just gracefully passed. But there certainly have been many godly people pass from sickness and disease as well. Not arguing, just making an observation. One thing for sure, insurance won't insure against death, we'll all face it should The Lord tarry.

Subject: Re: Insurance as required by law
Posted by Marilyn Crow on Sat, 02 Nov 2013 23:43:04 GMT
View Forum Message <> Reply to Message

Hi Gary,

Your comments were very good & thought provoking. I see someone can die as their strength has gone & not of disease. But still to die is under the curse in Genesis 3: 14 - 19 wouldn`t you agree? Also as death is the last enemy that Christ will destroy, at the end of the Millennium, it is still with us in time. It is not healthy to die but we all will if the Lord tarries as you said.

Just working through this also. Interesting.

Subject: Re: Insurance as required by law
Posted by Gary on Sat, 02 Nov 2013 23:50:42 GMT
View Forum Message <> Reply to Message

Hi Marilyn,

I did think of this but tried not to bring it up in the picture here. I did not have enough good theology to explain that it was part of the curse.

Thanks for reminding me.

Gary

Subject: Re: Insurance as required by law
Posted by Gary on Sun, 03 Nov 2013 03:33:11 GMT
View Forum Message <> Reply to Message

Marilyn Crow wrote on Sat, 02 November 2013 17:43Hi Gary,

Your comments were very good & thought provoking. I see someone can die as their strength has gone & not of disease. But still to die is under the curse in Genesis 3: 14 - 19 wouldn`t you agree? Also as death is the last enemy that Christ will destroy, at the end of the Millennium, it is still with us in time. It is not healthy to die but we all will if the Lord tarries as you said.

Just working through this also. Interesting.

Come to think about it this is a good point. If old age is under the curse, can we say were not under the curse concerning this matter?

This is something to at least think about. I know our inward man is renewed day by day.

It depends what everyone is thinking the curse of the law is. When I speak of the curse of the law I am referring Deut. 28 concerning the curses and blessings. I don't remember if old age is included in this chapter.

Christ has redeemed us from the curse of the law. I will have to think about this concerning old

age.

Gary

Subject: Re: Insurance as required by law
Posted by Mark L on Sun, 03 Nov 2013 04:22:30 GMT
View Forum Message <> Reply to Message

I not sure getting old is part of the curse but Ps 103 says "my youth is renewed like the eagles"

I've been confessing that for some time.

Subject: Re: Insurance as required by law
Posted by Marilyn Crow on Sun, 03 Nov 2013 05:38:40 GMT
View Forum Message <> Reply to Message

Hi Mark & Gary,

That is a great Ps. 103 as you said to look to the Lord for His renewing. As we know as Christians walking this life, we cannot do it except the Spirit of God is within us renewing our mind, emotions & our strength till He calls us `home.` (as Gary said.)

Just thinking out thoughts here, no great theological position.
In Gen. 3: 17 - 19 the Lord is reminding Adam & Eve that they are of the dust of the earth & to `dust you shall return. ` So it was God`s enabling that kept them in that wonderful place in Eden. And God did not want them to keep partaking of His eternal enabling / qualities (?)otherwise they would live forever `knowing good & evil,` but not being able to overcome it - Satan, their selfish tendencies???

I think we are way off James` thread, but as he doesn`t mind.....

Subject: Re: Insurance as required by law
Posted by Gary on Sun, 03 Nov 2013 12:05:36 GMT
View Forum Message <> Reply to Message

One quick thought here may share more later.

Everyday I confess certain promises over me and my wife.

The Lord will renew my strength like the eagles, I have the mind of Christ, I can do all things through Christ who strengthens me, I am the righteousness of God in Christ Jesus, etc, etc. I am healed by His stripes, His Blood prevails in my life, etc, etc.

It constantly reminds me what we are in Christ because His word says this about us, all believers.

Thanks Mark for that scripture reference I could not remember its exact location.

The Lord's prayer and Psalm 91 are two other areas that are good to pray and confess, what the word says about us is part of our inheritance in Christ.

Gary

BTW Marilyn all of our clocks were turned back an hour here, do they change the times in Australia?

Subject: Re: Insurance as required by law
Posted by william on Sun, 03 Nov 2013 21:09:37 GMT
View Forum Message <> Reply to Message

Yeah, I think I understand what you are saying, Gary... I think we all have pretty much come to the place where we can let others walk their own walk before God:

Who art thou that judgest another man's servant? to his own master he standeth or falleth. Yea, he shall be holden up: for God is able to make him stand. One man esteemeth one day above another: another esteemeth every day [alike]. Let every man be fully persuaded in his own mind. [Rom 14:4-5 KJV]

Concerning advances in science... you are right in that no one is going to be able to escape the curse no matter how many advances take place. Having said that, I do think that humans have

now advanced (in technology) way beyond what I ever thought possible 30 years ago!

I really don't think that advancements in these areas are necessarily wrong per se but when our trust in those things overshadows our trust in God's provision, then we have a problem.

The problem, or maybe I should call it the danger, is when we try to disengage ourselves from the necessity of depending on God.

As one reads through the OT it is shocking to watch the progression that Israel makes in their attempts to adopt the ways of the world in order to insulate themselves from trials.

I've been reading 1 Samuel lately and here is a summary of what I've noticed:

1. During the period of the Judges there is almost a roll-coaster ride respecting their enemies. They sin, God judges, they repent, God blesses and then the cycle repeats itself. Then, beginning with 1 Samuel, it seems as if they've finally gotten together and figured out that their main problem is their enemy (Philistines, etc.) instead of their sin.

2. They are admittedly in a pretty low spiritual state in the time of Eli the Priest. 1Sam 2:12f gives the context.

3. God sends Eli a prophet who warns of the danger. 1Sam 2:27f

4. God was already at work preparing Samuel to be the deliverer, which, by the way, this is not unlike our present day situation! 1Sam 3.

5. 1Sam 4 opens with a now familiar theme --the enemy is arrayed against them and the children of Israel are defeated.

6. Eureka! They get an inspiration! They know what is missing! They need the presence of God to defeat the enemy, so they call for the Ark of the covenant to be brought into the battle. 1Sam 4:3 ...after all, they knew their history, God had oftentimes fought against the enemy on their behalf so they knew that He would do it for them. There was only one problem that they missed --repentance is the prerequisite for deliverance! Well, this proved fatal to their plans even though it looked like it might work. When the Ark of God's presence showed up there was a mighty shout and it almost scared the Philistines off of the battle field (the Philistines knew a little about the glory of God's presence!) 1Sam 4:7f

7. The Philistines rallied and the rest of the story proved to be downfall of Israel.

8. Ichabod -- the Glory of God's presence departs. 1Sam 4:21-22

9. 1Sam 5 shows that God can take care of Himself without the help of anyone else!

10. 1Sam 6 The Philistines learn a thing or two about the Glory of God's presence!

11. Twenty years pass and now Samuel is established as God's prophet and gives Israel the proper road-map for victory over their enemies. 1Sam 7:3-6

12. 1Sam 7:10 With the proper road-map Israel rediscovers the Greatness of God's presence when He SUPERNATURALLY delivers them from the Philistines!

13. 1Sam 8 is where I begin to see what was happening... the situation with Samuel's sons was beginning to look a lot like what happened with Eli's sons before -- 1Sam 8:3. After all of those years of going through that cycle of departing from the Lord, trials with their enemies, repentance and then finally deliverance, they missed a valuable lesson --fellowship with God was the end goal. I think that the people just wanted relief from the enemy (their trials!) without going around that same mountain over and over again... they look around at the nations and they see that what made them successful was the fact that they all had kings and these kings effectively dealt with the trials that they regularly faced.

(If we examine our modern-day situation we can see a lot of parallels... for instance sometimes our enemy is sickness and disease, sometimes it is financial... but whatever the enemy happens to be, we tend to do all we can to insulate ourselves from our trials. Instead of asking for a king, we seek to make sure we have a good doctor handy or maybe a good insurance policy, or a stellar retirement plan. These things seem to work for the world so why shouldn't we ask for our own king? Now in Israel's case all of these trials were designed to re-focus their attention back to the real problem --the lack of God's presence in their midst which was caused by their sin. God had ALWAYS shown Himself strong on their behalf when their hearts were toward Him. That's not to say they didn't have trials, they did, but when their hearts were toward Him, they experienced victory --most of the time a supernatural victory! That is the tough part... trusting God alone when faced with trouble. We would much rather devise a plan that insulated us from the necessity of trusting in God when faced with a serious trial. I think this is human nature. I think that there is something within each of us that gravitates toward self-preservation. I think this accounts for most of the advancements in the medical field, it drives us to spend an inordinate amount of time seeking ways to keep ourselves healthy and free from the threat of financial destitution. I think this is also the reason for much of our religious organization... really what we want is a church that can survive even without the manifested presence of God in our midst, so what do we do? We structure our systems so that no matter what happens our systems will survive.)*

14. God gives them a king (while warning them about the consequences!) 1Sam 10:17f

15. God even blesses them in their decision to have a king. See 1Sam 11:1f (This is not unlike

what we see Him doing even today when our modern-day plans are sometimes blessed... limited to be sure, sometimes lacking the supernatural element, but the element of blessing can be discerned.)

16. As you continue to read 1Samuel you'll see that God hasn't altogether forsaken His people but you do see that they sadly are missing that intimate relationship that all of their trials we designed to foster.

Blessings,
William

* I'm using terms like "we" and "us" in a general sense... hopefully we do allow our trials to teach us the necessity of trusting in Him fully, in all things, instead of causing us to devise methods to insulate ourselves from the trials of our faith!

Subject: Re: Insurance as required by law
Posted by Marilyn Crow on Sun, 03 Nov 2013 23:43:50 GMT
View Forum Message <> Reply to Message

Hi Gary,

Yes we do have time changes here in Australia, it is called `Daylight Saving.` We started it a few weeks back. it doesn`t effect me much but for the farmers it can make the day long as they feel the need to keep working while it is still light.

William, I appreciated your comments on Samuel with your contemporary thoughts.

Subject: Re: Insurance as required by law
Posted by james on Thu, 14 Nov 2013 15:39:08 GMT
View Forum Message <> Reply to Message

james wrote on Mon, 28 October 2013 14:52O.K. folks, the deadline is drawing nearer for the new required healthcare coverage (health insurance). The Obama administration last week added an

extra six weeks for Americans to obtain coverage before incurring a penalty. The new online Web site, https://www.HealthCare.gov has been having major technical problems and, though they say differently, they're extending the time til March 31, 2014 to buy some 'goodwill' with the public. btw: I was able to access the site today for the first time...

Anyone got any comments or thoughts as to how they plan to deal with this latest 'requirement' of the American people by the American government. Oh, in case anyone is thinking of just paying the penalty, it's 1% of your annual income or $95 per person, which ever is higher. It will increase every year, in 2016 it is 2.5% of yearly income or $695 per person.

I just spent two days in a tax seminar updating my annual continuing education credits and a good bit of time was spent on 'Affordable HealthCare', if anyone has any questions concerning it I'll be glad to help...if I can,lol...I did get a 'big' book with 'all' the answers for my money.lol Just PM me and I'll help if I can...If I can't I'll refer you the government website...<grin>

Subject: Re: Insurance as required by law
Posted by GWB on Thu, 14 Nov 2013 21:41:26 GMT
View Forum Message <> Reply to Message

I appreciate all of the comments on healing and insurance.

I still don't see any difference between supplements and regular medicine for sickness. Maybe it is because that was a given at FA, I don't know.

Both cure disease and have chemical reactions in the body. Some teas help you sleep. Doctors even prescribe tea sometimes. Same thing.

I don't want to argue or start anything that would intentionally condem or hurt anyone regarding taking medicine. It got so childish at FA sometimes. People attacking one another because of disagreement. It hurt so many people and still does.

It was all or nothing at FA. It can be very hard to deal with.

Just some thoughts.

Subject: Re: Insurance as required by law
Posted by Gary on Thu, 14 Nov 2013 21:50:10 GMT
View Forum Message <> Reply to Message

Quote: I still don't see any difference between supplements and regular medicine for sickness.

There is no difference and its not a sin to take either.

Gary

Subject: Re: Insurance as required by law
Posted by james on Thu, 14 Nov 2013 22:25:35 GMT
View Forum Message <> Reply to Message

james wrote on Tue, 29 October 2013 08:13
Just a quick addition: I don't speak for everyone who is a forum member when I say "I/we" concerning believing and living divine healing...
This thread is about "Insurance as required by law",specifically the Affordable Care Act and thoughts concerning how it will impact Christians who don't want to trust in insurance and discussing possible solutions. No one is promoting medicines or supplements nor arguing against them. This isn't Faith Assembly, and it isn't all or nothing here...

Subject: Re: Insurance as required by law
Posted by GWB on Fri, 15 Nov 2013 02:20:35 GMT
View Forum Message <> Reply to Message

Oh, I am sorry, James.

I commented on both topics and on all of the subjects because they have been mentioned in this thread.

Also, the word was, that I used in my comment, is past tense. I think the subjects and topics were

being discussed calmly and in love. I, too, don't think anything was being promoted.

We have learned a lot on OO over the years. I feel I have learned much about the difference between grace and legalism ***since*** FA. Again, my reference was past tense. I am sorry I was not very clear on using the word was in my previous post.

Many attitudes at FA ***were*** childish. We have all come a long way. I remember a young mother being looked at in the nursery with chagrin because her baby had a band aid on! True story!

Thanks for getting the thread back on track! I admire your patience! I am still learning about communicating in cyber space.

BTW, I take Gummy Bear vitamins!

Subject: Re: Insurance as required by law
Posted by Mark L on Fri, 15 Nov 2013 03:56:51 GMT
View Forum Message <> Reply to Message

BTW, I take Gummy Bear vitamins!

OK like Popeye sayz "I can't stands no more". That one puts me over the edge. (busily writing GWB's name down as one who has apostatized)!!!!!

I've been wanting to say for the last couple of weeks so here is a good spot. I haven't had a lot of time lately. So when I get here (O/O) and start reading I want to comment but there is 15 replies and I simply can't keep up. So I just don't say anything. I am more or less keeping up on what is being said though.

Subject: Re: Insurance as required by law
Posted by GWB on Fri, 15 Nov 2013 04:33:45 GMT
View Forum Message <> Reply to Message

That is fine, Mark.

It is good when we get to hear from you!

Subject: Re: Insurance as required by law
Posted by Gary on Fri, 15 Nov 2013 10:36:35 GMT
View Forum Message <> Reply to Message

GWB,

How long have you had this gummy bears addiction?

Its obvious its affecting your thinking as your keep changing the content of this thread.

Seriously the band aid on the baby is mild compared to some of the attitudes that manifested towards anyone who did not comply to the rules.

Have a great day,
Gary

Subject: Re: Insurance as required by law
Posted by GWB on Fri, 15 Nov 2013 11:51:30 GMT
View Forum Message <> Reply to Message

Actually, I am relieved that it is finally out of the closet!

It is miserable battling this alone.

OK. I will eliminate one color at a time until I get a handle on it.

Yes, the Band Aids were mild in comparison. I was policed by a busy body as to why I was not having another baby yet!!! My last baby was months old. Long story and it was NONE of her business in the first place! Glad I did not have the Gummy Bear addiction then.

I would simply have crumbled because her opinion mattered so much!!

Beating myself on the head..... insurance, insurance, insurance!!!

Subject: Re: Insurance as required by law
Posted by james on Fri, 15 Nov 2013 14:30:51 GMT
View Forum Message <> Reply to Message

Note to Gillyann and anyone else trying to PM me, my private message folder 'says' it's filled beyond 100%(although I went in and deleted several 'pages' of PM's, the folder didn't move from the 100% full graph) Until William can come to my aid I don't have the ability to PM...so much for asking those with questions to PM me.lol I have received the messages, I just can't reply, forward, or quote... Great timing, eh? How do you remove egg from your face? LOL

Reminds me of the excuses the government gave about the HealthCare website.LOL

Help William...The Lord helped me figure it out...I got plently of space now...He helps with the simple and the complex issues, and He helps those who are 'simple'...

Subject: Re: Insurance as required by law
Posted by GWB on Fri, 15 Nov 2013 16:01:15 GMT
View Forum Message <> Reply to Message

It is OK, James. It's all good.

Subject: Re: Insurance as required by law
Posted by william on Fri, 15 Nov 2013 18:50:26 GMT
View Forum Message <> Reply to Message

It's been a long time since I've run out of space in the Private Messaging folder but if I remember it right you not only have to delete some messages but you need to go to the Trash folder and empty it as well.

Blessings,
William

Subject: Re: Insurance as required by law
Posted by Gary on Sun, 17 Nov 2013 11:50:00 GMT
View Forum Message <> Reply to Message

James,

I would like to ask one public question on this Obamacare.

Do they make a clause for religious groups or convictions?

I was wondering about some groups who do not get involved with society or medical science, for instance; like the Amish, etc.

I have been told that the Amish and other groups do not pay social security, but don't know if this is true or not. I think the minister across the street from me who is AOG, told me he does not pay social security. Can anyone refuse to pay social security as well?

I just wondered if they have a clause in this new law, allowing some loop hole.

Gary

Subject: Re: Insurance as required by law
Posted by james on Sun, 17 Nov 2013 17:40:37 GMT
View Forum Message <> Reply to Message

There are exemptions available to those with 'religious' objections, but, it has to be a religious group/organisation that's approved by the government(people who have exempted out of Social Security, ect. due to the belief system of their denomination) There have been options to get out of paying SS for many years to religious 'ministers', I've know a few people who got 'ordained' within a certain denomination just to not pay SS....BUT now as they are approaching retirement age they are sorry they did. In fact, as a self employed person most of my life I was advised to do

the same(since we have to pay the whole SS amount<twice what employed people pay>) but thought better of it...now I'm glad cause I'm now of that age.lol

You can click on the link I provided to the website and type in 'exemptions' in the "search" box and see every exemption allowable. You don't have to give personal info to find answers, including the cost of various insurance plans offered in the marketplace.

Subject: Re: Insurance as required by law
Posted by Gary on Tue, 19 Nov 2013 10:47:14 GMT
View Forum Message <> Reply to Message

James,

Thanks for replying here, I did have one more question that I'll just ask here it may apply to others but may not.

Thanks for being kind enough to share this I know most want a big fee for information.

I was told by some young person who works in the banking system that it is better to draw SS as soon as you turn of age, and not to wait.

The problem with what he said is that, if you wait till your 65 or 66 whatever it is, that a person would receive double the money each month. It seems to me that it is better to wait why the rush anyway.

There seems to be a ton of opinions on this, but is it better to wait? Or is there something going on we don't know about that you should get what you paid in, right off the bat?

Hope that makes sense.

Again thanks for sharing this information, I know its not insurance related, not trying to change the thread here but I have wondered about all of this.

Gary

Subject: Re: Insurance as required by law
Posted by james on Tue, 19 Nov 2013 14:38:03 GMT
View Forum Message <> Reply to Message

It isn't 'double'... early retirement[62] pays 75% of full amount. Age 66 pays 100% and waiting until 70 pays 125%. It changes in increments of about 5% per year.

It's a personal choice based on need, and/or whether or not one believes 'it'll still be there or not'(get what you can while you can, mentality).

I made a chart for myself and figured it until age 100...by waiting until full age[66] I would/will receive about $150,000 more than drawing now(I'm already 62<July>) You can go online to the Social Security website and find your work history and earnings and get a good estimate of what you would draw at retirement.

Hopely it'll still be there but if not....."My God shall supply ALL my needs..." meanwhile I'll...."Trust in The Lord with ALL mine heart...", knowing He will direct my steps.

Charge a fee?

Subject: Re: Insurance as required by law
Posted by james on Tue, 18 Mar 2014 14:47:32 GMT
View Forum Message <> Reply to Message

Just for the record (not that anyone here is keeping one) I have complied with the Affordable Healthcare law, I now have health insurance. Not mentioning this to influence anyone or even suggest what they should do, just wanted to be transparent since I've been so quick to vocalize my views and opinions in the past.

Also while I'm on the subject of health. I can't go back and change everything I've ever said/written over these last 6 years, but my convictions concerning people being in the healthcare field, using medical science, taking medicines...have changed. I no longer believe Christians seeking help from others (doctors/nurses/dentist) are missing The Lord. To those I might have hurt or offended by my words and attitude, I ask your forgiveness...especially Gillyann. I'm sorry sister.

Subject: Re: Insurance as required by law
Posted by william on Wed, 19 Mar 2014 16:06:09 GMT

View Forum Message <> Reply to Message

Quote:Just for the record (not that anyone here is keeping one) I have complied with the Affordable Healthcare law,

I really haven't had a chance to look into the new law so at this point I'm non-compliant... any tips you can give a fellow Alabamian would be appreciated! (Just kidding, I know this is your busy time!)

I just finished doing my taxes (earliest ever) and it looks like the rates have increased... and that's without the insurance stuff!

Blessings,
William

Subject: Re: Insurance as required by law
Posted by james on Tue, 24 Mar 2015 13:32:38 GMT
View Forum Message <> Reply to Message

Now that the first tax season that includes the Affordable Care Act (widely referred to as ObamaCare) is drawing to a close, I've witnessed varying opinions on it. Most are against it and those who have had to pay a penalty still come out ahead when considering the overall cost of a years coverage against the amount of the penalty. Yet for those who beforehand couldn't afford the high cost of insurance due to their income, it is welcomed.

Many are holding out hope that the next president and future congress will abolish the law...

Subject: Re: Insurance as required by law
Posted by james on Fri, 27 Mar 2015 13:56:13 GMT
View Forum Message <> Reply to Message

President Obama came to Birmingham yesterday for a meeting with local and state leaders about financial issues. I listened to part of his speech this morning and I must say I'm in agreement with him on this issue. Gasp! Payday Loans and Title Loans; he pointed out that there are four times (4X) more Payday Loan businesses in Alabama than McDonalds...and we know there's a McDonalds almost everywhere. Payday Loan and Title Loan companies are the biggest example of legalized loansharking there is. It's far worse than the credit card industry, and we know what a rip-off that is. They bleed people to death with interest charges and entrap them when they can't afford to repay the loan with the interest. So then people get another loan to repay the first loan and then they caught up in a vicious cycle of debt that is almost impossible for them to get free of.

A person puts up the title for their car for a few hundred bucks and then can't repay it and whamo! they now don't have a car to go back and forth to work and next they're unemployed and can never repay the loan. As a society many has watched movies about the 'wiseguys' and mafia (organized crime) than are in most large cities....the only difference is the penalty for not being able to repay...Payday Loan companies don't break your legs, they just break you financially within the current accepted legal system.

He made this comment(paraphrased)... Conservative people in Alabama read their Bible and see God don't say anything good about this practice(high interest/usery) and they say, "that ain't right!"

He's becoming a regular visitor to Alabama, he was down here in Selma a couple weeks ago for the 50 year anniversary of Black Sunday (the Selma to Montgomery march of 1965).

Just in the form of encouragement, The Bible tells us to pray for our leaders, knowing that there is no power but of God, and the powers that be are ordained of God. (Roman 13:1)

Subject: Re: Insurance as required by law
Posted by james on Fri, 18 Dec 2015 14:40:32 GMT
View Forum Message <> Reply to Message

People refer to a so called learning curve when speaking of gaining new knowledge. Well, I've experienced it with the Affordable Health Care Act, and after having it (health insurance)for two years(2014-2015), I can no longer 'afford it'. I'm dropping it effective December 31. After the first year the carrier I had (Blue Cross BlueShield) went up by about $50 per month; I moved on to Humana. After this year I got a notice that next years premiums would increase by about $60 per month. I figure enough is enough, I'm done with it.

I'll pay the penalty and sign up for Medicare when I turn 65. What a messed up system...greed, corruption, confusion, and soaring prices...insurance companies, drug companies, hospitals, and medical providers. All at the expense of the taxpaying citizens and future generations. I already knew this from observation; now I know it from experience. Supposedly this was instituted to 'help' people...I hope somewhere it has, though I doubt over all if it has...other than make those greedy companies richer.

Subject: Re: Insurance as required by law
Posted by william on Fri, 18 Dec 2015 16:09:56 GMT
View Forum Message <> Reply to Message

I'm glad you did the research... that saves me a bunch of money and time!

Blessings,
William

Subject: Re: Insurance as required by law
Posted by Gary on Sat, 19 Dec 2015 13:51:45 GMT
View Forum Message <> Reply to Message

william wrote on Fri, 18 December 2015 11:09I'm glad you did the research... that saves me a bunch of money and time!

Blessings,
William

You have a real sense of humor William.

In my case I've been fortunate enough to hide behind the fact that I'm a veteran and I don't have to sign up.

It's definitely a racket and money is the motivation.

What I think is strange is when a business hires people and tells them we have benefits. Then when a person gets on at the place of employment they find out they have to pay for the benefits out of pocket. You just get a reduced rate by it being in with a large group of people who sign up together, on the same plan.

The problem is when you go to use the plan, insurance only pays a small portion and you end up paying out of pocket for the service you need. I have dental insurance and I just want any fillings maintained and regular cleanings, but the dentist wants to put in a bridge, with a root canal, costing around $6000., with the extra bells and whistles, but the insurance company refuses to pay.

Needless to say I have turned to a lot of extra brushing, with lots of listerine.

Concerning signing up for medicare, I don't know anything about it, someone said you have to make sure you get the right plan because they thought you locked into it and could not change it.

If you figure that mess out please tell us what the best plan is.

I don't know what is the best solution, I'm still not a big fan of the medical profession, what little involvement I've had I felt like a lab rat paying for someones summer home in the Caribbean.

Gary

Subject: Re: Insurance as required by law
Posted by william on Sat, 19 Dec 2015 16:35:02 GMT
View Forum Message <> Reply to Message

Quote:You have a real sense of humor William.
...
...
...
I'm still not a big fan of the medical profession, what little involvement I've had I felt like a lab rat paying for someones summer home in the Caribbean.

Right back at ya Gary!

Subject: Re: Insurance as required by law
Posted by Gary on Tue, 22 Dec 2015 23:52:47 GMT
View Forum Message <> Reply to Message

Someone sent me an email and I think the information is accurate but don't know for sure. In this email is information that everyone needs to be aware of concerning Medicare.

It starts out with three key points:

1. If you do not enroll in Medicare on time, you will pay a monthly penalty.

2. If you do not get the right private insurance to go with Medicare, you may pay too much in premiums or out-of-pocket costs.

3. If you do not plan for higher health care costs in retirement, you could run out of money or not be able to get the care you need.

Sixty five seems to be the golden number when you have to sign up, but from there you have to choose a plan. There's 51 pages in this report that involves signing up. There's four parts to Medicare, part A, part B, part C, and part d.

Understanding this whole mess sounds like a nightmare. There's rules and time limits on all these parts and once you lock in I don't think you can turn around and switch to other parts.

Its like anything in life, when you don't understand something, it takes time to try and understand it and then you can make a good decision. In this case you cannot try anything you have to jump right in and make a decision.

I think if you sign up for Medicare you still have to have some type of insurance, but not for sure on that.

Whatever happen to the simplicity of Life?

Gary

Subject: Re: Insurance as required by law
Posted by james on Wed, 23 Dec 2015 21:08:44 GMT
View Forum Message <> Reply to Message

I don't think those 'points' are 100% accurate, but there are some things that ring true based on the system. I will be researching it to the best of my ability this tax season since I'll be turning 65 in July. I do know there is a 3 month window on either side of the month we turn 65 to sign up. Also I believe the coverage from 'Medicare' that isn't as extensive as what most people have through private insurance carriers(know as supplemental plans A,B,C,D ect) . They offer these additional coverage plans for an aditional premium (about $1,300 per year which is taken out of the monthly

checks.)

The third point is true, I see quite a few seniors spending the majority of their social security benefits on health care and then it's not enough to cover what is know in their circles as 'quality healthcare'.

Subject: Re: Insurance as required by law
Posted by Gary on Thu, 24 Dec 2015 10:59:01 GMT
View Forum Message <> Reply to Message

james wrote on Wed, 23 December 2015 16:08I don't think those 'points' are 100% accurate, but there are some things that ring true based on the system. I will be researching it to the best of my ability this tax season since I'll be turning 65 in July. I do know there is a 3 month window on either side of the month we turn 65 to sign up. Also I believe the coverage from 'Medicare' that isn't as extensive as what most people have through private insurance carriers(know as supplemental plans A,B,C,D ect). They offer these additional coverage plans for an additional premium (about $1,300 per year which is taken out of the monthly checks.)

The third point is true, I see quite a few seniors spending the majority of their social security benefits on health care and then it's not enough to cover what is know in their circles as 'quality healthcare'.

Thanks for this information or any you share in the future, I have confidence in what you say.

Everyone I talk to seems to have a different perspective on what to do. For instance, concerning social security, someone told me if you don't sign up when your 62 that your losing a lot of money. At 66, I think it is, you get a larger amount and I think your allowed to work on the side but I think its a limited amount, and they tax you for the social security your drawing out. At least this is what some banker guru told me.

Anyway everyone I talk to seems to think its total confusion sorting through the whole mess.

Gary

Subject: Re: Insurance as required by law
Posted by james on Thu, 24 Dec 2015 16:52:15 GMT
View Forum Message <> Reply to Message

Go back up the page about half way to message 10350, I shared a bit on how it works. Like I said in that post, you can make a chart and just do the math and see the different amounts you would receive based on life expectancy...

Subject: Re: Insurance as required by law
Posted by Gary on Fri, 25 Dec 2015 12:20:26 GMT
View Forum Message <> Reply to Message

james wrote on Thu, 24 December 2015 11:52Go back up the page about half way to message 10350, I shared a bit on how it works. Like I said in that post, you can make a chart and just do the math and see the different amounts you would receive based on life expectancy...

James wrote in message 10350:

Quote:

It isn't 'double'... early retirement[62] pays 75% of full amount. Age 66 pays 100% and waiting until 70 pays 125%. It changes in increments of about 5% per year.

It's a personal choice based on need, and/or whether or not one believes 'it'll still be there or not'(get what you can while you can, mentality).

I made a chart for myself and figured it until age 100...by waiting until full age[66] I would/will receive about $150,000 more than drawing now(I'm already 62<July>) You can go online to the Social Security website and find your work history and earnings and get a good estimate of what you would draw at retirement.

Hopely it'll still be there but if not....."My God shall supply ALL my needs..." meanwhile I'll...."Trust in The Lord with ALL mine heart...", knowing He will direct my steps.

Charge a fee? Rolling EyesIt

I'm not that great at making charts probably won't even do a power point presentation either. The 62, 66, and 70 information is good enough information for now.

Medicare is the one I think is total confusion.

There's a good chance I'll do something weird and fanatical, like thinking: God's going to help me to the very last breath.

Gary

Subject: Re: Insurance as required by law
Posted by james on Tue, 07 Nov 2017 16:32:30 GMT
View Forum Message <> Reply to Message

Gary wrote on Fri, 25 December 2015 06:20james wrote on Thu, 24 December 2015 11:52Go back up the page about half way to message 10350, I shared a bit on how it works. Like I said in that post, you can make a chart and just do the math and see the different amounts you would receive based on life expectancy...

James wrote in message 10350:

Quote:

It isn't 'double'... early retirement[62] pays 75% of full amount. Age 66 pays 100% and waiting until 70 pays 125%. It changes in increments of about 5% per year.

It's a personal choice based on need, and/or whether or not one believes 'it'll still be there or not'(get what you can while you can, mentality).

I made a chart for myself and figured it until age 100...by waiting until full age[66] I would/will receive about $150,000 more than drawing now(I'm already 62<July>) You can go online to the Social Security website and find your work history and earnings and get a good estimate of what you would draw at retirement.

Hopely it'll still be there but if not....."My God shall supply ALL my needs..." meanwhile I'll...."Trust in The Lord with ALL mine heart...", knowing He will direct my steps.

Charge a fee? Rolling EyesIt

I'm not that great at making charts probably won't even do a power point presentation either. The 62, 66, and 70 information is good enough information for now.

Medicare is the one I think is total confusion.

There's a good chance I'll do something weird and fanatical, like thinking: God's going to help me to the very last breath.

Gary

Gary, Just in case you ever read on the forum anymore, or for anyone else wondering about Medicare, here's what I've learned through experience.

When you turn 65 (3 month window on either side) you can sign up for Medicare. Part A is generally free (hospital), but Part B (doctor visits) cost $134 monthly. You can also get part D which is for drugs, for an additional charge. Should you decide to not get Part B when the 65 window is open and decide later to get it, it will cost an additional penalty.(10% for each year you waited) They will deduct these healthcare insurance cost from your monthly Social Security check they direct deposit into your bank account.