

Hospital Payments—Social Security Exemption—Private Schools

The purpose of this article is to consider our financial responsibility to hospitals and doctors for medical services, care, and compassion provided in times of need. It is important that we understand and practice Bible principles in all of life and especially as it relates to finances. Accepting personal responsibility to pay medical costs without government assistance is part of the reason the Plain People have the privilege to educate their children in privately owned and operated schools.

Let us consider some Bible principles as taught by Jesus. First is the Golden Rule, "And as ye would that men should do to you, do ye also to them likewise" (Luke 6:31). We all appreciate being the recipient of this principle. Second, "If any man. . . take away thy coat, let him have thy cloke also" (Matthew 5:40). This principle applies to charges that seem extreme. Jesus tells us to go the second mile.

Third is the example of the Good Samaritan in Luke 10:30–37. A certain man was traveling and fell among thieves who robbed, wounded, and left him half dead. The priest and the Levite passed by him and did nothing to help him. Then came a Samaritan who bound up his wounds, put him on his own beast, and brought him to an inn and cared for him. Notice what else he did. He took of his own money and left it with the caregiver. The next day, he went on his way. He paid someone else's bill in advance. Further, he said, "Whatever the additional cost is, when I come again, I will pay thee." This Bible example of compassion included prompt financial responsibility. This should encourage us to do likewise.

The Amish and Mennonites, also known as the Plain Community, are a subculture within a larger culture. They believe in the two-kingdom concept. Jesus said, "My kingdom is not of this world" (John 18:36). It is important that we do not become entangled in the kingdom of this world. We must resist the pressures of the government's offers to help us pay our medical bills or supply finances to operate our schools or transport our children to private schools.

The prophet Jeremiah told God's people to "ask for the old paths, where is the good way, and

walk therein, and ye shall find rest for your souls" (Jeremiah 6:16). God's call to the Plain Community is the same today.

What are some of these "old paths"? First, let us consider the request for Social Security exemption. It was with deep convictions our forefathers sacrificed time and finances to blaze this trail with the United States government. (Canada followed shortly thereafter.) They felt it their financial responsibility to care for the aged, sick, and widows among them. They based their conviction on Bible examples such as Abram in Genesis 14:22–23. "Abram said to the king of Sodom, I have lift up mine hand unto the LORD, the most high God, . . . I will not take anything that is thine, lest thou shouldest say, I have made Abram rich."

In 1965 the United States government offered the Plain People Form 4029 for exemptions from Social Security taxation. The wording on this form states, "I am conscientiously opposed to accepting benefits of any private or public insurance that makes payments in the event of death, disability, old age, or retirement; or makes payments for the cost of medical care; or provides services for medical care. Public insurance includes any insurance system established by the Social Security Act."

We will remain true to this trust only if we pay all hospital, doctor, and medical expenses pertaining to our bodies.

The second "old path" is the Christian day school. The fifty-year history of the struggles for the Plain People to educate their own children included serving time in prison. This issue largely related to the two-kingdom Bible principle. The question "To whom does the child belong, the parents or the state?" was finally answered on May 15, 1972. The *Wisconsin v. Yoder* case, heard by the United States Supreme Court justices, ruled that the child belongs to the parents. This law remains in effect today. Every generation since must thank God for His providence in directing in the hearts of the judges, who with a unanimous vote passed such a landmark ruling. We must with deep convictions teach this history to the rising generation lest they lose the desire to preserve this God-given blessing. It has been said, "If the

grandfather's convictions become the father's traditions, they will likely become the son's inconveniences." Are we passing on to our children the traditions based on convictions? By now you may be asking, what do our schools have to do with paying our medical bills or Social Security exemptions? Did you know the privilege to operate our private schools was partly because of the Social Security exemption? Chief Justice Warren Burger, one of the seven judges who voted 7-0 in favor of Yoder, wrote the collective opinion for the US Supreme Court. Following are some excerpts: "Whatever their idiosyncrasies as seen by the majority, this record strongly shows that the Amish community has been a highly successful social unit within our society even if apart from the conventional 'mainstream'. Its members are productive and very law-abiding members of Society. They reject public welfare in any of its usual modern forms. The Congress itself recognized their self-sufficiency by authorizing exemptions of such groups as the Amish from the obligation to pay Social Security taxes." Burger further stated that "no Amish have ever collected welfare or unemployment benefits in New Glarus, Wisconsin."

Notice a few important points in Burger's opinion. First, this important school ruling came only seven years after Congress granted the Plain People Form-4029 exemption from paying Social Security taxes. This allowed the Plain People to pay their own medical expenses with the money saved from not paying Social Security taxes. Second, Burger also noted Congress approved this exemption because of their self-sufficiency. They did not need government financial help: "They never collected welfare or unemployment benefits." The sobering question is, How do we measure up today? Would this statement be true today? Not only in New Glarus, Wisconsin, but across all Plain Communities everywhere.

Third, Burger spoke of "exemption for such groups as the Amish." The Social Security exemption also included the conservative Mennonite churches. It is evident the judges concluded that, based on the 1965 Congress decision to grant these self-sufficient people the 4029 exemption, they should now also extend the privilege for these same people to educate their own children in their own privately-operated

schools. Can we understand how these two "old path" privileges passed down to us from our forefathers will rise and fall together? If we abuse the privilege of the 4029 exemption by not paying our own medical expenses for our own people, we could lose the exemption and be obligated to pay our money into the government treasury and then the government will take care of us. If we lose this exemption, which was part of the decision allowing us to educate our children, would we not also lose the privilege to operate our private schools? The 1972 school law seems to be connected to the 1965 Social Security law. We have a serious responsibility to be true to our promise when signing the 4029 exemption. We also have a serious responsibility to teach and pass along to our children the history associated with the blessings we enjoy.

Let us now consider some present-day threats to the people of the Plain Communities. First, the government was established to be a protector of her people. It has now moved to being both a protector and a provider for her populous. The government wants to give us money to help pay our bills. We must remain free from all forms of medical insurance, which includes the government insurances of Medicare and Social Security benefits; survivors' benefits, which is a form of life insurance; widows and disability support; and more. We must replace these with faith in God and trust Him for our needs. The 15 percent saved from Social Security Exemption must be used to pay our medical bills. Add to this a 10 percent tithe. This equals 25 percent of our income that is not ours to spend at random. When the government pays our bills, they have a right to tell us what we can or cannot do. This could also jeopardize our privilege as a conscientious objector to serve in alternate service in lieu of military service in time of war. This would eventually replace our dependence on the brotherhood, and finally our faith in God would be lost. We would become servants of the government and thank them for our daily bread!

The serious question for us to answer is, How did we do in the recent COVID pandemic when government money flowed freely into our mailboxes or directly into our checking accounts? Will we do as Ezra of old did when the king offered to assist God's people on their journey

back to Jerusalem? Ezra called his people to prayer and fasting to seek of God "a right way for us, and for our little ones." He was ashamed to ask the king for help. (see Ezra 8:21-22)

Second, many hospitals offer financial assistance for the Plain People with large medical bills. As uninsured, self-pay people, we should inform them we believe it is our duty to pay our share of medical costs. Before we are faced with a crisis, we should agree to a realistic discount plan, usually associated with a prompt payment (30-60 days) plan. Not one size fits all, but a guide could be to ask for a similar discount as the hospital accepts from the government. Some hospitals offer a step-up plan: the higher the bill, the deeper the discount, maximizing at the 85-90 percent discount. Some offer interest-free, delayed-payment plans rather than deep discounts; others offer a combination of both. Whatever the agreement is, let us be punctual with our payments and keep our commitments. The testimony of God's people is at stake!

Third, many hospitals offer to help determine what amount of the invoice you owe. You may qualify for 100 percent forgiveness from all charges. In order to determine this, they will ask for your bank statements, financial statements, and accountant-prepared income tax filings. **DO NOT GIVE YOUR TAX RETURNS OR ANY OF THESE ITEMS TO THEM!** Most of the Plain People have large families with income assessments at poverty levels, thus qualifying for release from all charges. Hospitals may offer to consider children eighteen years old and older to be adults and release the parents from any obligation. These teenagers may have low or no income to report, so they qualify as a no-charge patient. The hospital's decisions are based on national poverty guidelines. **DO NOT PARTICIPATE** with these plans. The hospital cannot exist without income. If we do not pay, someone else will pay our bills. This might be the government, or it may be money taken from any one of many foundations established by the wealthy men of this world for this express purpose. We may reason that funds from these foundations are not government monies so nothing is wrong with accepting them. Let us look to the Bible for direction on this question.

"For every man shall bear his own burden" (Galations 6:5).

"Bear ye one another's burdens, and so fulfill the law of Christ" (Galations 6:2). These verses tell us we have a personal responsibility and then a brotherhood responsibility. The word unity is included in community. The Plain Community as a separated people of God unified as a brotherhood, experience the power and blessings unequalled by any other source. *Einichkeit hat graft!*

The people of the Plain Community are not a poverty-level people. We are among the wealthiest and most blessed people upon the face of the earth.

Let us leave the government and foundation money to be used for the unchurched and uninsured people of the world. If we remain committed to share our 4029 exemption monies, we will have enough. "Bring ye all the tithes into the storehouse, . . . and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it" (Malachi 3:10).

God wants to bless His people. Let us give Him the privilege to do so!

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