

Lutheran Education Association Position Statement: Health Insurance

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As employers of pastors, teachers, DCEs, administrators, DCOs, deaconesses, and other church work professionals, LCMS congregations must decide financial issues that affect real lives. Soon, many congregations may be faced with another decision, one that has already had serious impact on church workers in an Illinois pilot study.

Some congregations have saved money on health insurance provided to their workers. Soon congregations participating in the LCMS Worker Benefit Plans will have a cheaper health plan alternative from which to choose.

The new plan will cost congregations less; the new plan can cost church workers more. Workers will have to meet higher deductibles and co-payments. In other words, workers will have less disposable income.

Businesses are making similar decisions for their workers, and many congregations want to run like businesses—with one exception. That exception is the salary they establish for their workers. Educators in Lutheran ministries often work for wages well under community averages for others doing similar work. Health benefits are especially important to these workers, who pay the same as everyone else for food, shelter, and medical expenses.

The choice to move to a cheaper plan is the right of every congregation. However, we believe that congregations need to consider the following as they evaluate potential savings:

- Ask some hard questions: How does your pay scale relate to LCMS District salary guidelines? How does it relate to community standards? Does the stewardship of congregation members reflect gratitude for God's gifts—including the gift of dedicated church work professionals? If you expect your workers to accept less, can you compromise by asking members to give more? Is your pay scale ethical? Moral? How do these questions relate to your financial decisions?
- Talk with your church workers. You may have experienced situations in which decisions were made for you. While governing boards have a right to make decisions, include some face-to-face meetings with those affected by the decisions. Find out more about their needs. Invite them to help find solutions for budgetary needs or stewardship shortcomings.
- Establish a strategy to help your workers meet additional personal costs associated with congregational savings. One way to do this is to assign whatever the amount saved to a contingency fund. Allow workers reimbursement for additional co-payment charges and deductibles. Of course, this system will provide unequal distribution of benefits, with those needing medical care receiving greater benefits than those not needing health care.

We at Lutheran Education Association pray for congregations and those who work in their educational ministries. May God lead them to decisions pleasing to Him.

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