

# Samaritan Ministries Case Study

## Samaritan™ MINISTRIES

Samaritan Ministries started in 1994 as an affordable healthcare option for Christian communities to share the burden of medical needs efficiently and maintain a Biblical foundation. As the membership grew, the medical costs grew, and they needed a partner negotiation service to assist in reducing the cost of those medical bill charges. Reducing the overall burden of medical costs would ripple to the individual households, maintaining affordability and thoughtful stewardship of community funds. To accomplish this goal, Samaritan Ministries turned to The Karis Group.

### Challenge

Samaritan Ministries is a medical cost-sharing community providing an alternative method for managing ever-growing healthcare costs. Samaritan Ministries offers holistic care through prayer, encouragement, and financial support for like-minded individuals to bear the burden of one another's medical expenses.

Since launching in 1994, Samaritan Ministries has experienced significant growth and has made a tremendous impact on the lives of their community members. With Samaritan Ministries' cost sharing model, it is crucial that Samaritan members are informed and empowered to find health care at a fair price. To sustain the medical cost-sharing community, Samaritan Ministries needed a cost-effective solution to help members negotiate the community's medical bills.

### Approach

Samaritan Ministries turned to The Karis Group over 16 years ago to provide patient advocacy and bill negotiation services to their medical cost-sharing community.

Samaritan members' medical bills were sent to Karis patient advocates to negotiate pricing. Karis patient advocates reduced bills via:

- Karis direct negotiation strategy developed from over 24 years of bill negotiation experience
- Algorithmically driven fair price estimation utilizing enhanced reference-based repricing and over 24 years of pricing data
- Coordination of hospital financial assistance programs
- Pre-negotiating upfront payments requested by providers

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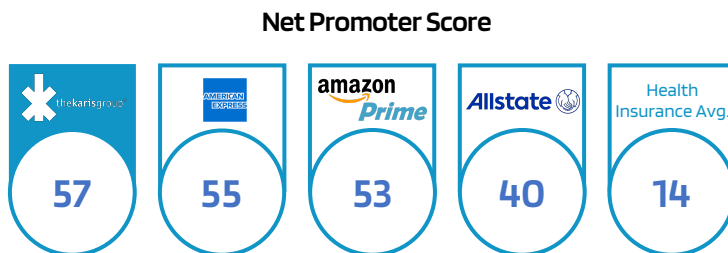
## Case Study

### Results

Karis' patient advocacy services delivered significant savings for the Samaritan Ministries medical cost-sharing community while ensuring members felt cared for and their needs were met.

#### NPS

- Karis measured satisfaction of individual Samaritan Ministries members by calculating a Net Promoter Score® (NPS) on a scale of -100 to +100. Samaritan Ministries members who used Karis Group services reported an NPS score of **57**, a significant improvement over the health insurance industry average NPS score of 14.



#### Savings

- In 2019, the Karis Bill Negotiation service saved over **\$8 Million (38.5%)** on negotiated medical bills, or **\$170** per household, for the Samaritan Ministries medical cost-sharing community.
- Medical bills over \$1,000,000 have been reduced by an average of 70%, helping to maintain the cost of the monthly amount shared with the community from member to member.

The 2019 total cost savings from Karis services resulted in a return of **4 times** the cost invested.

"With more than 16 years in our long-standing history, Samaritan Ministries has valued The Karis Group's commitment to helping Samaritan members control the cost of their healthcare. With professionalism, thoughtfulness, and responsiveness, The Karis Group has been an ally for Samaritan members, providing clear guidance and personal support in an ever-changing, healthcare environment."

- Rob Waldo, VP of Member Services at Samaritan Ministries