

Last Thursday, I called to make Ben's yearly cardiologist appointment. He has pulmonary valve stenosis, and his heart is monitored yearly to make sure he's ok. I dialed the number, waited on hold for (quite a few) minutes, spoke to the nice appointment taker for (quite a few more) minutes, and then came the question.

"Which insurance would you like us to bill?"

"United", I answered, "the same insurance we've used every year. Nothing has changed."

"Oh, well I'm sorry to say that as of July 1st we are no longer contracted with United."

(Then why did you send me the reminder card to schedule his appointment?)

I paused a moment. I didn't expect her to tell me that they no longer accept our insurance. He's been seeing Dr. Shaw since he was an infant. Now, he will no longer see Dr. Shaw. That just broke my heart. Dr. Shaw, who has known Ben's intricate heart from infancy from the inside out, will no longer be seeing Ben's amazing heart.

The nice appointment taker could tell I was a bit sad to learn the news, so she piped in with the encouragement of, "Well, we work with our established patients to ensure an affordable option to keep you with his doctor. If you hold a moment, I will transfer you to our (inaudible) department and they can give you an estimate. It may be considered out-of-network care, but I'm sure we have an option for you."

An estimate for an EKG, echocardiogram, dye testing and consultation. I was sure that this wasn't going to be "affordable". But I played along, all with the hope of an "affordable" option so Dr. Shaw could keep peeking at Ben's heart.

Unfortunately, Dr. Shaw will have to find a new super heart to peek at.

It was tough for me to accept, as silly as it may be, that Ben will have to see a new doctor. However, this new doctor will have the blessing of peeking at Ben's heart, with a reasonable \$75 co-pay and a front row seat to the "Ben Chapman Show". God knows Ben's heart, and He's going to share it with a new doc.

In these moments of such pure disappointment, I am so very thankful to know that, even through life's twists and turns, we have a Savior who doesn't cancel contracts. He doesn't crunch numbers, He doesn't weigh pros and cons, and He most certainly doesn't expect extra payment for out of network care. He even gives us secondary insurance FOR FREE.

He's always there, loving us and carrying us, providing us with the most perfect of insurance. His assurance of eternal life is the greatest insurance policy we could ever be given. There's nothing you need to do. There are no monthly payments, no co-pays, no deductibles, nothing.

Simply invite Him in, and you'll receive the greatest protection you will ever need.

We are Christians, dun da dun dun dun dun dun!