## **RISK MANAGEMENT**

### **BY DAVID MITCHELL**



# The implications of prayer chains pose a risk for churches

As Christians, we are called to care for and love one another, so why should we be concerned about the risks of prayer chains if there is an opportunity to share with others as we are going through some of our darkest moments?

Over the years I have witnessed many requests coming across the prayer chains. For years the request was done over the phone, but now I have noticed more requests are coming through our e-mails. Some of the most private matters are shared through these chains, with little regard to possible repercussions.

It is our hope that the recipient of the information being received is an upright person who will only use the information to pray for the requested need, but in reality what do we know about all of the individuals who may be in the prayer chain? Often times well-meaning individuals put out information without knowing the first thing about who may be receiving this information, or how they might use it. Everything from infidelity to the most private health matters are put on the line for prayer as soon as possible.

#### Guard our personal issues

In the private sector we would guard our personal issues, and there are laws such as HIPPA that protect a patient's right to privacy. To give out information without a patient's consent is met with strong legal remedies.

Everyday some of the most private information is sent via the Internet to unsecured sites for a prayer. Often, the person for whom prayer is being requested has not given permission to have the information distributed and may or may not appreciate the gesture.

I am not necessarily down on prayer chains; however, I do believe if a church is going to be involved with prayer chains, risk management policies should be in place. My insurance agency at one time insured close to 500 churches, so I have seen churches brought into many lawsuits over the years for some of the strangest circumstances.

### Consider all of the risks

To identify and prevent losses before issues arose I had the opportunity to work with churches on risk management. I recommend that if church leaders want to sponsor prayer chains, they should consider all of the risks (privacy issues, slander and/or libel, hurt feelings) and benefits (caring for one another and seeing answered prayers), then make an informed decision.

Church leaders should consider the following precautions before sponsoring a prayer chain:

1. Churches should consider a written form from the person being prayed for. This will prevent any information getting out that wasn't meant to be public information.

**2.** The administrators need to make sure the information is accurate.

**3.** Church leaders must be extremely careful about releasing names in marital situations and circumstances involving children.

**4.** It's important for leaders to remember that the Internet is not as private as we may think it is.

**5.** Before churches begin a prayer chain, it's essential to decide who will be a part of the prayer chain and how well these individuals are known.

**6.** Leaders must consider having those involved in the prayer chain sign a confidentiality agreement.

**7.** If people are more interested in gossiping than praying for an individual, leaders must be prepared to remove that person from the chain.

**8.** When those involved in a prayer chain sign a confidentiality agreement they should also be called back at the end to be sure the information is the same information that was started. This will help prevent any slanderous situations from developing. If the chain is done through the Internet the coordinator can check the accuracy of the information.

**9.** Churches must make sure to customize policy to support the needs of a prayer chain.

We need prayer as much as ever and I am not one to discourage Christians from praying for one another. It is important, however, to pause, be diligent and then to pray.

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