



The 2024 HealthShare Guide

What's New & Upcoming in Medical Cost Sharing



Presented by
HealthShare Guide
www.HealthShareGuide.org

Why Choose a HealthShare?

The Rising Appeal of HealthShares

In recent years, HealthShares have seen a surge in popularity, emerging as a preferred alternative to traditional health insurance. This rise can be attributed to a growing desire for more affordable, flexible, and community-oriented healthcare solutions. HealthShares offer a unique blend of mutual aid and shared responsibility, resonating with many who are looking for a more connected and supportive approach to healthcare.

Key Advantages Over Traditional Insurance



What Could a HealthShare Do for You?

A significant advantage of HealthShare membership is the potential for cost savings. According to one source, **families can save up to 50% on healthcare costs** compared to traditional insurance plans. Savings like this might be especially impactful for those who do not qualify for insurance subsidies. For example, a family of four could potentially save thousands of dollars annually by switching to a HealthShare, making it an increasingly attractive option as families watch healthcare costs go up each year.

Understanding HealthShares

Community-centered Cost Sharing

What is a HealthShare and How Does It Work?

HealthShares are a community-based healthcare sharing program wherein members contribute financially to a shared pool, which is then used to pay for members' eligible medical expenses. Unlike traditional insurance, HealthShares are often rooted in shared values or religious beliefs, emphasizing responsibility to oneself and to one another.

The Unique Benefits of Community-Based Healthcare

HealthShares' community-centric approach to healthcare offers several unique benefits. Members often experience a stronger sense of belonging and support, as they are a part of a group that shares not only medical costs but also values and beliefs. This model fosters transparency, accountability, and a connection among members, further enhancing the overall healthcare experience.

Standout HealthShares in Community Building

Christian Healthcare Ministries (CHM) and **Zion HealthShare** represent two distinct approaches to community within the HealthShare industry. CHM, the first healthcare sharing ministry, is deeply rooted in Christian Values. Its members contribute gifts to support one another's medical bills, fostering a strong sense of community through faith-based initiatives like the Prayer Page in their Heartfelt Magazine.

On the other hand, Zion HealthShare, which has no religious affiliation but does ask members to agree to live a healthy lifestyle, has recently achieved a significant milestone in community growth, reaching 50,000 members. This growth reflects their appeal to a broader audience, offering flexible healthcare sharing options without strict religious prerequisites. **Zion HealthShare's inclusive approach and rapid expansion demonstrate the diverse appeal of HealthShares in meeting various healthcare needs and preferences.**



Cost Efficiency of HealthShares

How Much Can You Save?

Comparing Costs: HealthShares vs Traditional Insurance

When it comes to healthcare costs, one of the most compelling reasons to consider HealthShares is their cost efficiency compared to insurance. HealthShares typically offer lower monthly costs, and their structure often results in reduced overall healthcare expenses for members. Unlike traditional insurance, which can come with high premiums, deductibles, and out-of-pocket maximums, HealthShares operate on a shared-responsibility model that can substantially lower costs for individuals and families.

A Standout HealthShare in Cost Saving

When it comes to saving money, **Zion HealthShare is hard to beat**. While other HealthShares, like **Samaritan Ministries**, may offer lower personal responsibility amounts or IUA's (Initial Unshareable Amounts), Zion HealthShare caps this personal responsibility. Members are responsible for paying IUA's on a per-incident basis, but with Zion HealthShare a member's responsibility is capped at three IUA's in a given 12-month period, providing a clear understanding of a member's maximum out-of-pocket commitment.

Compare this to other major HealthShares like Samaritan Ministries or **CHM**, which do not set a practical maximum for out-of-pocket expenses, and **the potential for savings with Zion HealthShare is clear**. Their cap on member responsibility provides predictability and peace of mind, making it the standout HealthShare when it comes to cost saving.



		Zion		CHM		Samaritan	
		Monthly Contribution	IUA	Monthly Contribution	IUA	Monthly Contribution	IUA
	Month 1	\$175		\$240		\$303	
Incident 1	Month 2	\$175	\$1000	\$240	\$1000	\$303	\$400
	Month 3	\$175		\$240		\$303	
	Month 4	\$175		\$240		\$303	
Incident 2	Month 5	\$175	\$1000	\$240	\$1000	\$303	\$400
	Month 6	\$175		\$240		\$303	
Incident 3	Month 7	\$175	\$1000	\$240	\$1000	\$303	\$400
	Month 8	\$175		\$240		\$303	
	Month 9	\$175		\$240		\$303	
Incident 4	Month 10	\$175	\$0	\$240	\$1000	\$303	\$400
	Month 11	\$175		\$240		\$303	
	Month 12	\$175		\$240		\$303	
	Total	\$2100	\$3000	\$2880	\$4000	\$3636	\$1600
Total Cost to Member		\$5100		\$6880		\$5236	

Monthly contributions assumed for 1 person at comparable membership levels with no add-on products.

It should be noted that the above example year doesn't state the total costs of each incident. CHM and Samaritan have sharing limits, meaning that costs above a certain threshold are not shared. Zion does not have a sharing limit.

Flexibility & Freedom in HealthShares

Plan & Provider Options

Flexible Plan Options

One of the most appealing aspects of HealthShares is the level of personalization and flexibility they offer. Unlike traditional insurance plans, which often come with rigid structures, HealthShares provide a variety of options that can accommodate individual needs and budgets. This flexibility allows members to choose plans that align with their specific healthcare requirements and financial capacity.

Freedom to Choose Providers

Another advantage of HealthShares is the freedom to choose preferred healthcare providers. Many HealthShares operate on a reimbursement model, allowing members to seek care from a wide range of providers without the limitation of a network. In these cases, because the HealthShare is reimbursing you and not interacting directly with a provider, there is never a question as to whether a facility or provider is in network or not.

A Standout in Flexibility

Zion HealthShare is particularly notable for its flexibility in provider choice combined with its flexibility in payment methods. Offering three different IUA options and no provider network restrictions, **Zion allows its members to freely choose their preferred providers.** This flexibility is further complemented by their ability to both reimburse members or make direct payments to providers, making it even easier and more convenient for members.



HealthShares & Preventive Care

Proactive Wellness in Action

Emphasis on Wellness & Prevention

Preventive care is a major component of maintaining good health and wellness. HealthShares are increasingly recognizing the importance of preventive measures and are incorporating various wellness programs and screenings into their plans. These initiatives often include routine checkups, immunizations, and health screenings, which can be essential for early detection and prevention of diseases. By focusing on Preventive care, HealthShares not only contribute to the overall well-being of their members, but also potentially reduce the need for more costly medical interventions in the future and further lessening the financial burden on the community.

A Standout for Preventive Care

Among HealthShares, **Zion HealthShare stands out for its commitment to preventive care.** Unlike some HealthShares that offer preventive sharing with certain limitations, such as **OneShare Health** or **Solidarity Healthshare**, Zion provides a more well-rounded approach. Zion offers certain preventive sharing services immediately upon joining, without the need for waiting periods. Their focus on immediate access to preventive care demonstrates their belief in proactive healthcare and lifestyle as major factors in one's health. This makes it a leading choice for those who prioritize preventive care.



Innovations in the HealthShare Space

New Features & Developments

Cutting-Edge Services and Benefits

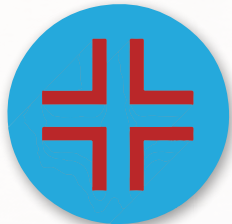
HealthShares are increasingly incorporating innovative features and services to meet the changing healthcare needs of their members. These advancements often include integrating the latest technologies and offering unique benefits that go beyond traditional healthcare models. This not only improves the member experience, but also ensures that HealthShares stay at the forefront of developing healthcare solutions.

Telemedicine and Digital Health Integration

A significant innovation in the HealthShare space is the integration of telemedicine and digital health services. These features allow members to access medical care remotely, providing convenience and immediate support. Telemedicine has become particularly important in today's digitally connected world, offering members 24/7 access to healthcare professionals and consultations without the need to visit a physical clinic.

A Standout for Innovation in the HealthShare Space

The recently-launched **Ultrio Membership** stands out as an innovative solution in the HealthShare market. This 3-in-1 healthcare membership combines the benefits of a **HealthShare membership** with **prescription** and **virtual primary care memberships**, creating a fairly comprehensive healthcare package that anyone can access.



**HealthShare
Membership**



**Prescription
Membership**



**Virtual
Primary Care**

The Ultrio Membership provides members with a wide range of healthcare services, including shared health expenses, affordable prescription benefits, and continuous access to virtual primary care. This product is a true innovation, the first of its kind, and we believe it represents the future of healthcare.

[Learn more about Ultrio Membership](#)



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Making the Switch

Transitioning to a HealthShare

Steps to Transition from Insurance to a HealthShare

Transitioning from traditional insurance to a HealthShare can be done in a few simple steps:

- 1. Understand the Differences:** Familiarize yourself with how HealthShares differ from traditional insurance, particularly in terms of coverage, cost-sharing, payment obligations.
- 2. Check Eligibility:** Ensure you meet the eligibility criteria of the HealthShare you are interested in, which may include lifestyle or faith-based requirements.
- 3. Enroll:** Complete the enrollment process, which typically involves filing out an application and agreeing to the HealthShare's terms and conditions.



Overcoming Common Questions & Concerns

Below are common questions and concerns one might have when considering a Healthshare:

Q Do HealthShares make payments in a timely manner?

A While reimbursement or direct provider payment times can vary among Healthshares, some, like **Zion HealthShare**, are known for the efficiency, often processing payments within seven days of receiving the necessary documentation.

Q What about sharing limits?

A Sharing limits differ across HealthShares. For example, Samaritan Ministries has sharing limits ranging from \$236,000 to \$250,000, depending on the membership tier. **Christian Healthcare Ministries** offers the Brother's Keeper program to increase or remove sharing limits. Others, like **Zion Healthshare**, does not impose annual, lifetime, or per-need sharing limits.



Questions & Concerns

Q Do HealthShares have out-of-pocket maximums?

A This varies among companies. Older HealthShares like **Samaritan** and **Christian Healthcare Ministries** may not have set out-of-pocket maximums. Newer HealthShares like **Impact HealthShare** and **Zion HealthShare**, often have clearly defined out-of-pocket maximums, like a maximum of three IUA's in a 12-month period in Zion's case.

Q Are pre-existing conditions accepted?

A Different HealthShares have different approaches to pre-existing conditions. **Christian Healthcare Ministries** consider pre-existing conditions fully shareable after four years of continuous membership. **Zion HealthShare** has a scaled approach, gradually increasing the shareable amount for pre-existing conditions over three years.

Q Will my age be a factor?

A Most HealthShares have age eligibility requirements, typically under 65. However, exceptions do exist, such as **Christian Healthcare Ministries'** SeniorShare program for those over 65.

Q Do HealthShares support maternity needs?

A Maternity sharing is increasingly common. While **Christian Healthcare Ministries** has a limit of \$125,000 after a \$1,500 IUA per pregnancy, **Zion HealthShare** shares 100% of maternity-related expenses after meeting the standard IUA. Some HealthShares, like **CHM** or **Samaritan Ministries**, also have marital requirements for maternity sharing, influenced by their foundational values.

The Future of HealthShares

2024 & Beyond

New Products and Developments

The HealthShare industry is continuously evolving, with new products and developments emerging regularly. These innovations often focus on improving the member experience, expanding features and options, and integrating modern healthcare technologies. From incorporating digital tools for easier access to healthcare services to offering more comprehensive sharing plans, HealthShares are consistently finding way to adapt to the changing needs of their members.

Growth in Employer Offerings

A newer trend in the HealthShare space is the integration of HealthShare plans into employer benefits packages. As employers seek more affordable and flexible healthcare options for their employees, HealthShares are becoming a more and more popular choice. This shift is driven by the cost-effectiveness of HealthShares over traditional insurance, as well as their emphasis on community and shared values, which many value in modern workplaces. The adoption of HealthShares by employers marks a significant step in the broader acceptance and growth of these programs.



A Standout HealthShare Ally to Watch in 2024

Planstin Administration is a third-party benefits administrator that has successfully integrated HealthShare membership into its core employer benefits offerings. **They work with employers of all sizes to develop packages that predominantly feature HealthShare memberships.**

By offering HealthShare-based solutions, Planstin is helping to change the perception that quality healthcare benefits are a luxury enjoyed only by large corporations. Their innovative packages provide a viable alternative for small and medium-sized businesses looking to offer their employees meaningful healthcare benefits without the hefty price tag of traditional insurance.

[Learn more about Planstin.](#)



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Top HealthShares in 2024

HealthShare Guide's Assessment



SIDE-BY-SIDE COMPARISON	ZION	CHM	SAMARITAN
MEMBERSHIP REQUIREMENTS	Flexible	Religious, Strict	Religious, Strict
MEMBERSHIP SIZE	50K	425K	280K
YEAR ESTABLISHED	2019	1981	1994
NEED PROCESSING TIME	3-5 Days	10-12 Weeks	4-8 Weeks
NEED PROCESSING METHOD	Single-use Credit Card	Reimbursement	Account
STARTUP FEE	\$0	\$0	\$200
RENEWAL FEE	\$0	\$0	\$0
MEMBER PORTAL	Yes		Yes
PROVIDER NETWORK	No	No	No
Features			
TELEMEDICINE	Yes	Yes	Yes
MENTAL WELLNESS	Optional	Limited	No
WELLNESS VISIT	Yes	No	No
COLONOSCOPY	Yes	Yes	No
MAMMOGRAM	Yes	No	No
MATERNITY	Yes	Yes	Yes
HOSPITALIZATION	Yes	Yes	Yes
EMERGENCY	Yes	Yes	Yes
Reviews			
GOOGLE	4.6	3.8	4.8
HEALTHSHARING REVIEWS	4.8	2.6	3.3
HEALTHSHARE GUIDE	4.7	3.1	4.2