

2023 Ultimate
HealthShare Guide



The 2023 Ultimate HealthShare Guide



In 2023, paying for healthcare is a top concern for many consumers. As medical costs continue to rise, HealthShare organizations may offer a solution to many healthcare needs. The 2023 Ultimate HealthShare Guide is here to help prospective members find the best HealthShare options.

What is Medical Cost Sharing?

Medical cost sharing, also known as healthcare cost sharing or health sharing, is an alternative to health insurance wherein communities come together to share each other's medical expenses. A HealthShare company facilitates medical cost sharing within a community of members who agree to a set of common beliefs and guidelines. Though they may occasionally seem to function like insurance companies, **HealthShares are not insurance.**

The costs, processes, and needs that HealthShares address vary substantially from traditional health insurance. Monthly contributions can be far lower than insurance premiums, and because they generally do not tackle smaller, routine medical expenses or various pre-existing medical conditions, more money is reserved for large expenses. Overall, HealthShare members may face far lower out-of-pocket costs when large needs arise, and they typically save around 50% on their yearly healthcare expenses.

HealthShares are historically rooted in the Christian faith, but many modern HealthShares have expanded their reach to focus on a shared system of values—often including ethical living, caring for others in the community, and focusing on personal responsibility for health.

The HealthShare Process

1.

Members pay a monthly contribution, for their selected membership.

2.

When a member has a medical need, they request sharing from the HealthShare.

3.

The member pays a portion of their costs, (their personal responsibility amount).

4.

The HealthShare community shares the remaining eligible costs.



The History of HealthShares

The first modern HealthShare organization was founded in Ohio in 1981 after a religious community came together to help pay for the medical bills of their pastor. The system worked so well that they decided to standardize this framework to create Christian Healthcare Ministries, the original HealthShare. Since then, different communities have taken this idea and adjusted it to fit their community values.

While these organizations started out as programs for unexpected expenses, medical cost sharing is quickly becoming a popular alternative to traditional healthcare strategies—especially as insurance continues to become more complicated and expensive.

Looking for Something Better?

Affordable health coverage is a growing concern for American families. A report by Gallup from September 2021 demonstrated that 93% of Americans agree that people pay too much for the quality of healthcare received. What's more, this was true across all income groups and "has increased significantly throughout the year, up from 79% in April."

Americans are paying more than ever before for insurance. Rising insurance premiums paired with high deductibles and out-of-pocket maxes mean that, even with insurance, many individuals pay astronomical monthly costs which are only added to when they have a major medical event. According to the Kaiser Family Foundation, the average premium for family coverage in 2022 was \$22,463—a more than 40% increase in the ten years since 2012. Furthermore, preliminary information based on Marketplace findings predict an average premium increase of 10% in 2023.

The number one cause of bankruptcy in the US is unpaid medical bills. In 2019 the American Journal of Public Health found that 66.5% of all bankruptcies in the United States were related to medical issues. In 2021, crowdsourced fundraising platform GoFundMe reported that one-third of all funds raised went toward medical bills. However, a study featured in the American Journal of Public Health states that only about 12% of GoFundMe campaigns meet their goals. HealthShare organizations are an alternative solution to costly health insurance without the uncertainty of crowdsourcing or fear of financial ruin when an emergency occurs.

Benefits of Joining a HealthShare Membership

HealthShares stem from religious communities, and these organizations—even the secular ones—still emphasize the importance of member interactions and a set of shared values. Those searching for this sense of community, or those who want to know that their monthly payment is going to others in need, will welcome the HealthShare difference.

Lower monthly costs

Even though members may be responsible for some of their less expensive medical costs, the lower monthly rates of HealthShare membership can make the switch worth it financially. Members often report saving up to 50% compared to traditional insurance premiums.

No contracts or open enrollment

HealthShare memberships do not have an open enrollment period, so members can join (and leave) whenever they choose.

Peace of mind

A HealthShare membership provides support for the kind of unforeseen, costly medical expenses that keep consumers up at night. HealthShares help protect members from tremendous financial strain.





2023: Key HealthShare Features

HealthShares are constantly evolving to fit the needs of their members.

Preventive Screening

While HealthShares may not specialize in preventive care, many do offer limited preventive sharing to members. One of the most vital preventive services HealthShares provide are preventive screenings, which help to detect cancer and other serious illnesses. These include mammograms to detect breast cancer, as well as colonoscopies and Cologuard® tests to detect colon cancer.

Telemedicine

Telemedicine allows users to remotely consult doctors and other licensed medical professionals by phone or video call, for convenient diagnoses and treatment. HealthShares partner with telemedicine providers to give their members additional opportunities for provider visits while keeping out-of-pocket expenses low.

Open Network

HealthShare Members are free to seek care while traveling around—and, on occasion, even outside—the country. HealthShare members living in rural areas also have more freedom to use providers near them. Provider networks can negate some of this freedom and flexibility. Luckily, many HealthShares have moved away from provider networks, instead opting to allow members the freedom to choose their own providers.

Maternity Care

HealthShares offer attractive affordability for families and those looking to start a family. Maternity care is one of the expenses that families want help with, and fortunately, many HealthShares do have available options for maternity care. Typically, maternity costs are only shareable if a member became pregnant during their membership. Maternity expenses generally become shareable 60 or so days after starting a membership.

Discount Prescriptions

While HealthShares typically only share incident-related prescription costs, many offer prescription discount programs to reduce members' out-of-pocket expenses. These programs secure discounts for members by comparing drug prices between pharmacies and providing coupons for generic and brand name medications.

The Top HealthShares in 2023



Zion HealthShare

Zion HealthShare is one of the most highly rated, fastest-growing HealthShares in the industry, accruing over 47,000 members in less than four years.

Zion HealthShare has a simple membership structure, with Direct and Essential memberships and three personal responsibility amount (Zion HealthShare uses the term IUA) options: \$5,000, \$2,500, or \$1,000. Direct members sign up individually or through the website, and Essential members may sign up through their employer.

All Zion HealthShare members have access to the Additional Giving Fund, which shares medical expenses that would “not normally qualify for sharing.” This is included with every membership at no additional cost per month. Depending on the details of their membership, Zion HealthShare members also have access to preventive sharing, telemedicine, and mental wellness services.

Their affordability and simplicity, paired with the quality and breadth of their features, make them one of the best HealthShares options in 2023.

Key Features

- Preventive Screening
- Telemedicine
- Open Network
- Maternity Care
- Discount Prescriptions



United Refuah HealthShare

United Refuah HealthShare is a small healthcare sharing ministry catering to members of the Jewish faith. But its member requirements also leave the door open for non-practicing Jews to participate in their community. United Refuah is well liked by its members, who consistently rank it among the top organizations in the industry.

United Refuah has a simple membership and pricing model. A member's annual personal responsibility amount (referred to as the annual pre-share amount, or PSA) is determined by how many members are participating in the same membership. An individual membership, for instance, has a \$500 PSA and \$1,000 maximum co-share (the amount of eligible expenses that must be paid before a need is fully shareable), whereas a family membership has a \$1,500 PSA and \$4,000 maximum co-share.

Additionally, despite requiring a permanent waiver on sharing for some pre-existing conditions, United Refuah will fully share in expenses related to pre-existing conditions after three years of membership. The combination of member reviews, simplicity, and generous features, make United Refuah a small but mighty option.

Key Features

- Preventive Screening
- Telemedicine
- Open Network
- Maternity Care
- Discount Prescriptions

Samaritan[®]

MINISTRIES

Samaritan Ministries

Samaritan Ministries is among the oldest and most popular healthcare sharing ministries (HCSM) in the nation. According to their latest annual report, their 284,000 members shared over \$362 million dollars last year.

They are transparent about their administrative and program expenditure, as well as what percentage of their contributions are shared with the community (over 87%). Part of this transparency initiative involves having Samaritan members on their board.

In keeping with their Christian roots, they offer special prayer requests for additional spiritual assistance for their members. Disabled children may remain on their parents' membership after age 26, decreasing the financial burden on those families. Samaritan Ministries also encourages medical tourism and shares in some medical expenses incurred overseas.

Samaritan Ministries is also a member of the Alliance of Healthcare Sharing Ministries and has been operating for nearly 30 years. For members interested in a well-established Christian HealthShare, Samaritan Ministries is one of the top choices.



Key Features

- **Telemedicine**
- **Open Network**
- **Maternity Care**
- **Discount Prescriptions**

Common Questions about HealthShare Organizations

HealthShares are an effective alternative healthcare solution for many individuals and families. However, they are not always easy to understand and there are many common questions about HealthShares and the HealthShare industry.

Question: Do HealthShares pay for routine expenses?

Answer

HealthShares do not share in too many routine expenses. Some companies will not share in any preventive or routine expenses. A HealthShare membership paired with a Direct Primary Care (DPC) membership is a great strategy for those looking to avoid traditional health insurance, providing for both routine and emergency healthcare needs. DPC practices allow members to pay a flat subscription fee for their preventive and routine care, usually with minimal (or even no) copay. A DPC helps foster a personal relationship between patient and physician and can keep members healthier overall. A HealthShare membership provides peace of mind when larger expenses arise.

Note: Many HealthShares include telemedicine benefits that allow members free access to virtual office visits.

Question: Are prescriptions covered by most HealthShares?

Answer

No. HealthShares do not “cover” any expenses, they **share** in eligible costs. This distinction is important because it means that a HealthShare is not obligated to pay for anything, rather members voluntarily help each other with eligible expenses as outlined in the member guidelines.

Generally, routine prescription costs are not eligible expenses. However, many companies do offer discount programs that help lower prescription costs. A few companies will share generic prescription costs, and all will share in costs for prescriptions associated with eligible inpatient hospital stays.

Question: Do HealthShares share in pre-existing condition expenses?

Answer

HealthShare organizations operate under different rules than insurance companies, and they are never required to share in any medical expenses. All members should carefully read the guidelines of their chosen HealthShare so they understand what is, and is not, shareable.

Although no HealthShares will share in pre-existing condition expenses at first, many will begin sharing those bills after a waiting period (average is two years).

The amount eligible for sharing in pre-existing conditions tends to be limited in the beginning, with allowable sharing amounts increasing with every year of membership (some companies will remove all sharing limits after year three or four). When considering a HealthShare, prospective members should carefully consider whether they can afford to wait for sharing through this initial period.

Question: Is it true that HealthShares are not required by law to help members pay for their medical bills?

Answer

It is true that HealthShares are not regulated by insurance laws and are never required to share in medical expenses. However, they are subject to consumer protection laws.

The guidelines for any given HealthShare should clearly explain what is, and is not, considered eligible for sharing. If a sharing ministry goes against its guidelines, they can be reported to a state's consumer protection bureau.

Additionally, keeping members happy means a company gets to stay in business. Though most reputable companies are nonprofit organizations, they are still concerned with staying in business, and thus are motivated to hold on to their member base by keeping them happy.

Question: Why don't HealthShares use the same terms that health insurance does?

Answer

Because HealthShares are not insurance, and it is very important that they maintain that distinction. HealthShares and health insurance have a lot in common because they both help people with healthcare expenses. So, it can be confusing to understand the different ways they talk about what they do. The chart below may help explain how the terms used by HealthShares are similar and different from those used by health insurance.

HEALTHSHARE TERM	WHAT DOES IT MEAN?	HEALTH INSURANCE TERM
Share(d)	What members don't have to pay for	Cover(ed)
Need	What members want help paying for	Claim
Personal Responsibility	What members pay before the HealthShare pays	Deductible
Monthly Contribution	What members pay to continue membership	Monthly Premium
Membership Guidelines	What members sign up for	Summary of Benefits and Coverage (SBC)

Have more questions?

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The Ten Best HealthShare Plans in 2023



What are HealthShares?



The Pros and Cons of Being a Health-Share Member



HealthShares vs. Health Insurance



HealthShare History



HealthShares and Religious Devotion

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