

The Most Important Questions to Ask When Considering a Health Care Sharing Ministry

Health Care Sharing Ministries offer an affordable, penalty-free alternative to health insurance. But how can you know which one is the best solution for you or your family? Below are some key questions to ask that can help you make an informed choice.

Be Sure to Ask the Following Questions Before you Sign-Up

	 Medi-Share®	Option #2	Option #3
1. Do they have a history of members sharing one another's needs?	Yes , since 1993. Nearly \$5 Billion has been shared and discounted.		
2. Do they have enough members to sustain their sharing model?	Yes , as of January 2020, Medi-Share has more than 400,000 members and still growing.		
3. Are there limits on the amount or percentage of your medical bills that will be shared?	No , after member satisfies their annual household portion (think max. out of pocket), all eligible bills are shared by members at 100%. There are limitations on sharing during the first month of membership and for maternity.		
4. How much of a medical need must you pay up front?	Provider fees are \$35 for office visit or hospitalization, \$200 for ER visit.		
5. What amount of medical bills have been shared by the members during the past year?	Nearly \$1 Billion shared in 2020.		
6. Is there a maximum amount that can be shared?	No annual or lifetime maximums. There are limitations on sharing for maternity <small>*Please review the Medi-Share Guidelines for exceptions.</small>		
7. Will they decline your membership due to pre-existing conditions?	No , members are never declined for health reasons; however, there are sharing limitations for bills related to pre-existing medical conditions.		
8. Do the members have to file the medical bills?	No , providers and hospitals send directly to Medi-Share.		
9. Do they have a mechanism for discounting medical bills? If so, how much of the work must you do yourself?	Yes , access to automated discounts and more than 900,000 providers through the PHCS MultiPlan network. Members may choose any provider they wish, even those outside the network. Medi-Share handles discounting and facilitates payment of bills for members.		
10. Do they share in adoption?	Yes , up to \$4,100 depending upon program option selected.		
11. Is there an option for Seniors?	Yes , Seniors 65 or older with Medicare Parts A & B have a sharing option starting at just \$70 per month.		
12. Do they have any provision in the event of a member's death?	Yes , up to \$5,000 of final expenses may be eligible for sharing.		
13. Do they offer other member perks?	Yes , for no additional cost, members have \$0 cost, 24/7 access to doctors via telemedicine and a discount program for dental and vision needs.		