



The *Ultimate* Guide to Christian Health Care

How to know your options,
ask the right questions,
and take care of your family.





Health care choices can be overwhelming. From understanding deductibles, to the differences between the Affordable Care Act exchanges or corporate insurance options, it is hard to know what is best for your family and your beliefs.

Many health care plans, like traditional insurance, cover abortions, and some even pay for hormone replacement therapy and gender reassignment surgeries. As a Christian, it is important to understand what your insurance dollars are supporting.

That is why Medi-Share has created **“The Ultimate Guide to Christian Health Care: How to know your options, ask the right questions, and take care of your family.”** This comprehensive guide will help you understand your options, give you a list of questions to ask providers, and even gives you a planning matrix to make the right decisions for your family’s health care.

Medi-Share is a health care sharing ministry founded on the belief that there is a better way to provide for your medical care needs. A way that focuses on people, not profit. A way that inspires members to live a healthier lifestyle and fulfill God’s vision for a biblical life.

We hope this guide helps you make the best choice for your family. You deserve a health care option that matches your faith, and your pocketbook.

Best,

The Medi Share Team



Know Your Options

Health care sharing offers quality health care, at a lower cost. It also ensures that you and your loved ones won't pay to fund procedures and treatments that violate your beliefs. Isn't it time you explored a health care option that truly supports the best for you and your family?

What Are My Options?

EMPLOYER PROVIDED

Employer provided insurance is an option where you or your employer choose a plan and agree to pay a certain rate, or premium, each month. In return, your health insurer pays a portion of your covered medical costs. Members have a network of doctors and medical staff that are available to them "in-network," and can see doctors outside the network at a higher rate. All expenses are negotiated between the insurance companies and the medical systems. These typically come in two formats: preferred provider organization (PPO) or health maintenance organization (HMO). These plans are often tied to employment and can seem more affordable because of employer contributions to the monthly premium. Often these plans have a high price tag for adding your spouse or dependents to your plan. Additionally, you can be limited in the choices you have for your health care to those determined by the insurance company if you leave or lose employment.

SHORT TERM INSURANCE

A short-term insurance policy is a type of insurance coverage that lasts for a short period of time, typically for three months. It is a temporary solution for periods when you are between jobs or need to enroll in health insurance outside of the designated open enrollment period. These plans carry little coverage, and often have strong limitations on who can apply and what medical expenses are available for coverage. If you get sick while on a short-term plan, you may even be dropped all together, leaving you without coverage when you need it the most.

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What Are My Options?

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AFFORDABLE CARE ACT EXCHANGES

The government offers a health care option through the [healthcare.gov](https://www.healthcare.gov) marketplace. You can only use the Marketplace if you don't have health insurance through a job, Medicare, Medicaid, the Children's Health Insurance Program (CHIP), or another source that provides qualifying health coverage. You can only apply at certain times of the year and the programs have strict guidelines for care options coupled with high monthly costs.

HEALTH CARE SHARING MINISTRIES

Health Care Sharing Ministries are a viable alternative to the current health care system. They are a community of like-minded people with similar religious beliefs who come together to share each other's medical burdens. Today, more than 1 million Americans across 50 states are members of a health care sharing ministry. Since these organizations are not for profit and do not share in the cost of certain medical procedures that go against their members' beliefs, monthly and annual costs are generally much lower. Some health care sharing ministries offer members perks in addition to quality medical care, such as dental and vision discounts, disability sharing, prayer groups, adoption assistance, and telehealth and professional virtual counseling.

MEDI-SHARE: THE LEADING HEALTH CARE SHARING MINISTRY

Here are some quick facts about Medi-Share's health care sharing program and what sets it apart from other health care options.



Direct Bill Management



No Bill Too Large



Quick Share



Nationwide Provider Flexibility



100% Of Eligible Bills Shared



98% Member Satisfaction Rating



No Annual Caps, No Lifetime Limits, No Requalification For Membership



Aligned With Your Values

Medi-Share is a long-term, non-profit health solution without the costs of for-profit insurance. Ask yourself: will your health care be there when you need it the most? If you are unsure, it is time to consider a health care sharing ministry (HCSM) like Medi-Share. For more information, visit [MediShare.com](https://www.MediShare.com)

Ask the Right Questions

Securing quality medical coverage for your family is one of the best ways to protect them. Here is a guide of the right questions to ask as you are making a decision.

How Much Will I Have To Pay For Medical Care?

In short, what's included? Will it pay for routine exams, preventative care, prescriptions, etc.? Sure, we all want to pay as little as possible when it comes to health care. However, it's important to take a hard look at your finances and determine how much you can afford in up-front monthly costs versus how much you can feasibly afford in yearly, out-of-pocket medical expenses. How much can you afford if something serious happens?

How Often Do I Get Sick/What Are My Medical Needs For The Year?

Look at the previous year. Has anything changed? Are you fairly healthy? Do you get sick often? Do you have a chronic condition that requires frequent doctor visits? Are you planning to get pregnant?

If you are generally healthy and don't expect many doctor visits for the year, you may be better off paying less per month, knowing that any unforeseen medical expenses will likely be your responsibility. If you anticipate more than the average number of trips to the doctor, you might elect to shell out more per month for something that will pay for more of your medical costs. It may take you some time to work out all the numbers, but you want to be as accurate as possible in your estimations in order to steer towards the right program.

Will I Be Able To See My Current Doctors?

One of the top concerns heard repeatedly from those researching new health care options is whether or not they can continue to see their current doctor(s).

When researching health care options, find out if there is a particular network of physicians and facilities you need to be aware of. If you are loyal to your doctor(s), you should do one of two things:

- Check with your doctor to see which networks they are in, though that may be extensive

Or

- If you have narrowed down your search for health care programs, check to see if your doctor is included in their provider directory

What Extras/Perks Are Included?

This is likely to be very important to some who are shopping around for options. Are dental and vision discounts included? What about telehealth? Others?

Do you need all the bells and whistles, are you a minimalist, or do you fall somewhere in between? Remember, perks may be offered as "free," but it's likely that the more perks you have the higher your monthly cost.

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Ask the Right Questions

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What Are The Limits On Pre-Existing Conditions?

Depending on what you choose, there may be some limitations on pre-existing conditions, so you want to make sure you understand how each program handles pre-existing if you have any.

Is There A Specific Network Of Physicians Or Facilities You Have To See?

If it's Christmas and you're visiting Grandma four states away, and have to head to the Emergency Room in the middle of the night, the last thing you want to worry about is if and how the bill will be paid.

What Happens When I'm Away From Home?

If you are someone who travels frequently, you'll want to understand what kind of freedom and flexibility you'll have when it comes to your health care program, regardless of where you are when you need it.

Will My Prescription Drugs Be Covered?

If you regularly take prescribed medications, you'll want to check to see how the health care option provides for those scripts. You want to research copays, whether there are limitations, and how much those prescriptions would cost if they weren't included.

"It was humbling to read name after name of the people who shared their money with my high medical costs. Just humbling. It brought happy tears to my eyes. How wonderful, people helping people."

– Sarah M.

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

1. Do they have a history of members sharing one another's needs?
2. Do they have enough members to sustain their sharing model?
3. Are there limits on the amount or percentage of your medical bills that will be shared?
4. How much of a medical need must you pay up front?
5. What amount of medical bills have been shared by the members during the past year?
6. Is there a maximum amount that can be shared?
7. Will they decline your membership due to pre-existing conditions?
8. Do the members have to file the medical bills?
9. Do they share in adoption?
10. Is there an option for Seniors?
11. Do they have any provision in the event of a member's death?
12. Do they offer other member perks?

 Medi-Share®		Option #2	Option #3
1.	Do they have a history of members sharing one another's needs?	Yes , since 1993. Over \$8 Billion has been shared and discounted.	
2.	Do they have enough members to sustain their sharing model?	Yes , as of January 2024, Medi-Share has more than 350,000 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?	Over \$1 Billion shared and discounted in 2023.	
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 share in adoption?	Yes , up to \$4,100 depending upon program option selected.	
10.	Is there an option for Seniors?	Yes , Seniors 65 or older with Medicare Parts A & B have a sharing option starting at just \$99 per month.	
11.	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.	
12.	Do they offer other member perks?	Yes , members have 24/7 access to doctors via Telehealth and a discount program for dental, vision, and prescription needs.	



Make the Right Choice for Your Family

Short Term or Limited Plans	
 What happens when your policy ends?	 Program doesn't end, and you can join anytime
 Pre-existing conditions not included	 Pre-existing is eligible for sharing after 36 months
 Maternity not included	 Up to \$125,000 per pregnancy event
 Will not be renewed if you become unhealthy	 Only cancelled for non-payment
 Prescriptions not included or have limitations	 For up to six months for every new condition; discounts available with membership
 How about hospitalizations?	 Shared at 100% once AHP met
 No TeleHealth	 24/7 Access to Telehealth
 May be declined due to past medical history	 No declines due to health conditions
 Deductibles are per person	 Annual Household Portions are for entire household
 \$250,000/\$500,000/\$1,000,000 lifetime maximum coverage	 No annual caps, no lifetime limits (Maternity & Co-Share exceptions)



Why Medi-Share: The Right Christian Health Care Option

Medi-Share is a health care sharing ministry founded on the belief that there is a better way to take care of your medical care needs. A way that focuses on people, not profit. A way that inspires members to live a healthier lifestyle and fulfill God's vision for a biblical life.

In Medi-Share's program, Christians pay a Monthly Share which goes directly towards their member's Eligible Bills. Members vote on guidelines and everyone is like-minded, which ensures accountability. It also provides a more affordable health care option, since there are options for every budget. In fact, members generally save around 50%.

Most importantly, Medi-Share's program is biblical; it is modeled after the early church in the Book of Acts, where people were of one heart and shared what they had. Members support each other in prayer, come alongside you when you need it most, and take pride in carrying each other's burdens. The Medi-Share

program serves more than 350,000 members across America, and since 1993 Medi-Share households have saved and shared more than \$8 Billion in medical expenses.

With Medi-Share, you're more than just a number. Members are genuinely cared for and incentives are put in place to ensure their best interests and optimal health. There are also Telehealth perks like being seen by a virtual doctor at no additional cost. They also provide dental and vision discounts with potential savings up to 60% for members. From Individuals and Couples to Families, Business Owners, Groups, and Seniors, Medi-Share offers programs for everyone.

Isn't it time your health care program became more personal? Choose a health care option that truly represents your family and is guided by faith. There is a better way, and it's with Medi-Share.

All the believers were together and had everything in common. They sold property and possessions to give to anyone who had need.

Acts 2:44-45



Member Stories



When the Knewtson Family first looked at Medi-Share's options, they were a little bit nervous because it wasn't traditional insurance.

They did their research and took the leap to join because of the biblical values and the options that met their budget. When their daughter Anja was born, she developed medical issues that required her to be in the hospital. According to Sharon Knewtson, "We spent a week in the hospital saying, Oh boy, this is going to be very expensive. A whole week in a children's hospital, all the tests, CAT scans and blood tests and chemical tests. I think we saw a dozen doctors, but it was all shared."



Paul and Francis Schlitz were on an insurance plan and started asking questions about what things were covered.

They believed in protecting life, and didn't want an insurance plan that didn't align with their beliefs. Seven months after joining Medi-Share, their youngest son got sick and needed an emergency appendectomy. When they reached out to Medi-Share for assistance, the first thing they were asked about was how their son was doing and if they wanted prayer support. Paul says, "the icing on the cake about Medi-Share is that it's super affordable. We're part of this great program and we're working with our Christian families to live a good lifestyle, and it really costs us less than insurance."



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🌐 [MediShare.com](https://www.MediShare.com)

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