

FAQs for Self-Employed Individuals



You have questions? We have answers.

1. What are the monthly costs for Medi-Share Complete?

Medi-Share's monthly share amounts are determined based on location, number of people in your family, your [Annual Household Portion \(AHP\)](#), and the age of the oldest member signing up. The AHP options range from \$3,000 to \$12,000, providing flexibility to fit different financial situations and health care needs.

2. Are there any limitations on which bills are eligible for sharing?

Medical expenses like hospitalizations, surgeries, emergency room visits, doctor visits, and more are eligible for sharing among members. Preventive care, maternity care, and medical testing are also typically eligible. However, cosmetic procedures, care that goes against Christian values (such as abortions and gender reassignment), and certain pre-existing conditions may not be eligible for sharing.

3. Is my Medi-Share Complete monthly amount tax deductible?

While Medi-Share offers a unique approach to health care cost sharing with plenty of advantages, members need to be aware of its distinct tax implications, especially regarding the non-deductibility of contributions and the ineligibility of HSAs. As always, members should consult with a tax professional to understand how their Medi-Share membership interacts with their specific tax situation.

4. Can I see any doctor of my choosing?

With Medi-Share Complete members can see any doctor of their choosing. If you use in-network providers, Medi-Share handles the billing directly allowing greater discounting and savings. For out-of-network providers, you need to submit the bills yourself to be eligible for sharing along with taking our [out-of-network provider form](#) with you to the doctor's visit. Medi-Share also works internationally, ensuring community support for medical events wherever you travel.

5. Are there any exclusions or restrictions on pre-existing conditions?

Although Medi-Share was designed primarily for new and unexpected illnesses or injuries, some preexisting conditions may be eligible for sharing. For example, after 36 consecutive months of membership, up to \$100,000 per member per year may be shared. After 60 months, this limit increases to \$500,000 per member per year.

High blood pressure or cholesterol that is controlled through medication or lifestyle will not be considered a pre-existing medical condition for purposes of determining eligibility for future vascular events.

6. How does Medi-Share Complete handle emergency situations, both domestically and internationally?

In emergency situations, members pay a \$200 ER visit fee. If seeking care domestically with in-network providers, Medi-Share negotiates discounts on your behalf and facilitates direct payment of medical bills to providers. If going out-of-network or seeking international care, you need to submit the bills yourself to be eligible for sharing. Our community will share in any eligible expense that occurs both domestically and internationally, offering comprehensive, Christian support for emergencies.

7. How do members support each other spiritually and emotionally?

Medi-Share emphasizes a strong sense of Christian community. Members pray for each other and offer encouragement and emotional support. They also send notes, cards, and messages to any member who allows it. This fellowship is integral to the Medi-Share experience, aligning with biblical teachings to do Kingdom work.

8. Are there any additional perks or services included with Medi-Share Complete?

Yes, Medi-Share includes additional perks such as 24/7 access to telehealth, sharing in telebehavioral health, Healthcare Bluebook “know before you go” provider pricing and quality tool, and discounts on dental, vision, and prescription services.

9. How does the billing process work?

For in-network providers, Medi-Share handles the billing process directly. For out-of-network providers, members must submit their bills for sharing. Once the [Annual Household Portion \(AHP\)](#) is met, eligible medical expenses are shared among members, saving you time and money.

10. How are the guidelines for eligible medical expenses determined?

Eligible medical expenses are determined based on [guidelines voted on by the Medi-Share community](#). These guidelines ensure that shared expenses align with Christian values and include hospitalizations, surgeries, emergency room visits, and more. Certain exclusions apply, such as cosmetic procedures and abortion.