



The Medi-Share Difference

Here's What You Need To Know

Why Our Members Choose Medi-Share

It's more than just the 98% member satisfaction rating, over \$8 Billion in shared and discounted bills, and the power of 350k members, that made our members choose Medi-Share. It's also the ability to save up to 50% or more on their health care costs and have health care that truly aligns with their values.

Medi-Share is health care made for Christians like you.



DIRECT BILL MANAGEMENT

Medi-Share directly manages medical bills on your behalf.
(No checks to mail to/receive from other members).



NO BILL TOO LARGE

Over \$8 Billion shared and discounted since 1993.
(We never pro-rate sharing dollars.)



QUICK SHARE

90% of bills shared within 30 days.



NATIONWIDE PROVIDER FLEXIBILITY

Extensive provider access across all memberships.



100% OF ELIGIBLE BILLS SHARED

Once AHP or Maximum Co-Share responsibility is met,
no per person or per incident charges.



98% MEMBER SATISFACTION RATING

Member loyalty score is 2X the national industry average.



NO ANNUAL CAPS, NO LIFETIME LIMITS, NO REQUALIFICATION FOR MEMBERSHIP

100% of bill amounts are Eligible for Sharing
(Maternity & Co-Share exceptions).



ALIGNED WITH YOUR VALUES

Provides health care that supports and honors
biblical values.



Always Included with Medi-Share



Faith-Based Community



24/7 Access to Telehealth



Sharing in TeleBehavioral Health



Dental Discounts



Vision Discounts



Prayer Support



Encouragement

Medi-Share empowers Christians to get **quality health care**, **save money**, and connect with **an innovative sharing community** that lifts them up in prayer.

Discover The Difference: Why Choose Medi-Share?



Health care sharing ministries (HCSM) can offer an affordable, reliable alternative to health insurance. But how can you know which HCSM is the perfect fit for you and your family?

Key considerations to help you make an informed choice.

KEY CONSIDERATIONS	 Medi-Share	CHM	Samaritan	Liberty
No Mailing or Waiting on Personal Check Reimbursements	✓	✓	X	✓
Navigation Team Supports Finding Quality Providers & Bill Sharing	✓	X	X	X
Bill Discounts Handled for You	✓	X	X	✓
Know Before You Go Transparent Pricing	✓	X	X	✓
Tech Savvy: Modern Online Member Center, Electronic Bill Processing	✓	X	X	X
No Programs with Capped \$ Sharing Limitations	✓	X	X	X
24/7 Access to Telehealth for All Program Levels	✓	✓	X	✓
Sharing in TeleBehavioral Health	✓	X	X	✓
Discounts in Dental and Vision	✓	X	X	✓
Program Options for Seniors 65+ with Medicare Parts A&B	✓	✓	X	✓
Member Voted Guidelines	✓	✓	✓	X
No Monthly Prorating of Expensive Medical Bills	✓	✓	X	✓
No Annual Fees	✓	✓	✓	X
1M+ Provider Network Convenience	✓	X	X	✓
Accredited Through Alliance of Health Care Sharing Ministries	✓	X	✓	✓
Eligible Bills Shared within 30 Days	✓	X	X	X
Highest Rated Member Satisfaction (BBB)	✓	X	X	X


Medi-Share is the only sharing ministry that offers both provider network and non-network programs for members to choose from, creating a unique sharing experience that satisfies member needs.

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.	

MEMBER PERKS



Telehealth

Medi-Share members have 24/7 access to telehealth at no additional cost. That means members can visit with a board-certified doctor at home or on the go.



TeleBehavioral Health

Mental Health Care has an integral impact on overall wellness. Our members can visit with a board-certified doctor from the comfort of home.



Pharmacy Discounts

Navitus Health Solutions' pharmacy program gives Medi-Share members access to a team of pharmacy professionals who offer personalized care, plus significant prescription discounts through their partnership with GoodRx.

- Search for participating pharmacies by location
- Compare prescription prices by pharmacy
- Use the formulary/drug list to identify preferred products
- Receive mail order info for 90-day supply of maintenance meds

**Prescription medications, including maintenance medications are eligible for sharing for six months from the date of diagnosis, per each new condition that is not pre-existing.*



Extra Blessings

Sometimes, members' medical expenses are ineligible for sharing. In those instances, they need a little extra help. Extra Blessings is an additional contribution members give to help support other members and live out our Ministry First mission.



Medi-Share Select Savings Card

Members can enjoy significant savings of up to 60% on dental, vision, and hearing care through our dedicated provider networks.

500
SERIES
Careington

QualSight
LASTIK

SUPERIOR VISION
See yourself healthy.

Administered by: Careington International Corporation



Healthcare Bluebook

Our partnership with Healthcare Bluebook allows for a new search functionality that helps members steward healthcare dollars by providing transparency through pricing and provider quality rankings.



Savings

On average members save up to 50% on their monthly health care costs compared to health insurance.



Enroll Anytime

There is no enrollment period. You can switch anytime!