

# 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 have a mechanism for discounting medical bills? If so, how much of the work must you do yourself?
10. Do they share in adoption?
11. Do they have any provision in the event of a member's death?
12. Do they offer other member perks?

	Option #2	Option #3
<p><b>Yes</b>, since 1993. More than \$3.5 billion shared and discounted.</p>		
<p><b>Yes</b>, as of December 2018, Medi-Share has 412,000+ members and is growing rapidly.</p>		
<p><b>No</b>, 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.</p>		
<p>Provider fees are <b>\$35</b> for office visit or hospitalization, <b>\$200</b> for ER visit.</p>		
<p><b>More than \$844 million</b> shared during 2018.</p>		
<p><b>No</b> annual or lifetime maximums. There are limitations on sharing for maternity *Please review the Medi-Share Guidelines for exceptions.</p>		
<p><b>No</b>, members are never declined for health reasons; however, there are sharing limitations for bills related to pre-existing medical conditions.</p>		
<p><b>No</b>, providers and hospitals send directly to Medi-Share.</p>		
<p><b>Yes</b>, access to automated discounts and more than 700,000 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.</p>		
<p><b>Yes</b>, up to \$4,600 depending upon program option selected.</p>		
<p><b>Yes</b>, up to \$5,000 of final expenses may be eligible for sharing.</p>		
<p><b>Yes</b>, for no additional cost, members have \$0 cost, 24/7 access to doctors via telemedicine and a discount program for dental and vision needs.</p>		