

BENEFITS INSIGHTS

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Health Care-sharing Ministries

Health care-sharing ministries, or medical cost-sharing ministries, offer members a way to get affordable health care. They are not health insurance, though. In these arrangements, members share each other's health care costs. Learn more about how health care-sharing ministries work with this article.

The Basics

As previously mentioned, health care-sharing ministries are made up of members who share health care costs. To cover these costs, members pay a monthly share amount (similar to paying a health insurance premium) and must pay for their own expenses up to a certain amount (similar to a deductible). After members pay their personal responsibilities, any remaining expenses are split between ministry members. Many health care cost-sharing ministries offer different membership options to fit the needs of both individuals and families.

Like health insurance, you need to enroll or become a member in a health care-sharing ministry to obtain the benefits it provides. Once you enroll, you will receive a membership card that you can use like an insurance card at the doctor's office.

Health Care-sharing Ministries vs. Typical Health Insurance

There are a handful of differences between health insurance and health care- or medical cost-sharing ministries.

- **No in-network providers**—Health care-sharing ministry members don't typically have to worry about finding an in-network provider to obtain health care services. That means that members have the freedom to choose whichever doctor they want.
- **Not subject to certain health care reform provisions**—While the Affordable Care Act (ACA) generally accepts health care-sharing ministries, these groups are not subject to a handful of the ACA's key provisions. For example, they may deny membership to those who smoke, have a pre-existing condition or live a certain lifestyle. It's important to read each ministry's fine print to understand if they deny membership for any reason.

For More Information

If you'd like to learn more about health care-sharing ministries, contact us today.

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