

 Compiled by	 (1)			 (2)			 (3)			 (4)			 (5)		 (6)		
	Share	Plus	Complete	\$5,000 IUA	\$2,500 IUA	\$500 IUA	Medi-Share			Bronze	Silver	Gold	Basic	Classic	Bronze	Silver	Gold

ADMINISTRATIVE

Website	libertyhealthshare.org	sedera.org/dpc	mychristiancare.org	chministries.org	samaritanministries.org	altruiahealthshare.org
Religious Faith	Any	Any	Christianity	Christianity	Christianity	Any
Limits on pre-existing conditions*	In first 12-36 months	In first 12-36 months	In first 36 months	In first 36 months	In first 60 months	In first 24 months
Exception to pre-existing conditions*	HealthTrac Program	Yes	No	No	Yes	Yes, for Office Visits
Expenses becoming shareable	After 60 days	Immediately	Immediately	Immediately	Immediately	After 90-day waiting period
Provider Network	Any (no network required)	Any (no network required)	MultiPlan Network, Optional*	Any (no network required)	Any (no network required)	MultiPlan Network, Optional*
Member Out of Pocket Terminology	Annual Unshared Amt (AUA)	Initial Unshareable Amt (IUA)	Ann. Household Portion(AHP)	Personal Responsibility (PR)	-	Mbr. Responsibility Amt (MRA)
Other Programs by Same	Solidarity Healthshare	Sedera Select (Employer)	-	-	CMF Curo	2 levels

THE NUMBERS

Membership Dues	Annual: \$135 Initial, then \$75			None			One-time: \$120			None			None			Annual: \$100-125		
Application Fee	None			None			\$50			None			\$200			\$100		
Monthly Cost Range, Individual	From \$199	\$224	\$249	From \$99	\$131	\$169	From \$47 Rate depending on age, AHP Health Incentive Discount	\$45 per unit	\$85 per unit	\$150 per unit	From \$100	\$160	From \$135	\$242	\$269			
Monthly Cost Range, Couple	From \$299	\$324	\$349	From \$189	\$253	\$327					From \$200	\$440	From \$269	\$376	\$403			
Monthly Cost Range, Family	From \$429	\$454	\$479	From \$285	\$377	\$485					From \$250	\$495	From \$370	\$504	\$538			
Annual Out of Pocket Max, if any	AUA (\$1,000 Indiv., \$1,750 Couple, \$2,250 Family)			3 x IUA for Individual 5 x IUA for Couple/Family			Selected AHP (\$1,000 to \$10,500)			N/A			N/A			1st MRA : \$1500	\$1,000	\$500
Shareable Cost per Incident / Need	70%	100% after AUA		100% after IUA per need* IUA waived after 3-5 needs			100% after AHP			If >\$5,000	If >\$1,000	If >\$500	If > \$1,500*	If > \$300*	Only if more than MRA amount 75% (1st), 100% (2nd MRA)			
Max Shared per Incident / Need	\$125,000		\$1 million	No limit			No limit			\$125,000			\$236,500	\$250,000	\$50,000/yr	\$1 million		
Extended Sharing	N/A			N/A			N/A			Available*			Save to Share			\$1 million lifetime		
Extended Sharing Premium	N/A			N/A			N/A			\$40/year + \$25 per unit			\$15/year + \$133/person			N/A		

MEDICAL SERVICES

Annual Physical	Yes, up to \$400/member/year	Included in DPC Membership	No	No			No	Female age > 40y, Male > 50y		
Well Child Visits	Yes, up to \$400/member/year	Included in DPC Membership	Yes, up to age 6	No			No	Part of 6-visit shareable limit/yr		
Preventive Immunizations	Yes	Pediatric Only	No	No			No	Pediatric only		
Mammogram/colonoscopy (screening)	Yes (AUA waived)	Yes (IUA waived)	No	No			No	With limitations*		
Doctor's Office Visit	Included in DPC , or AUA *	Included in DPC Membership	After AHP , \$35/visit copay*	No	No	After PR	Need-based*	MRA	\$35/visit	\$35/visit
Hospitalization	Subject to AUA *	100% after IUA *	Subject to AHP	No	No	After PR	Need-based*	Subject to MRA		
Emergency Care	Subject to AUA *	100% after IUA *	After AHP , \$135/visit copay*	No	No	After PR	Need-based*	Subject to MRA		
Ambulance, Land or Air	Emergencies Subject to AUA *	Emergencies 100% after IUA	Between Hospitals Only	Between Hospitals Only			Between Hospitals Only	Emergencies (\$3k Land, \$10k Air)		
Direct Primary Care (DPC) Mbrship	Partially Reimbursable*	May be required*	No	No			Limited Reimbursement*	No		
Prescriptions, not pre-existing	For 45 days after incident	For 120 days after incident	For 6 months after incident	No	No	After PR	For 120 days after incident	No		
Mental Health	None	3 hours of counseling per year	6 mos. max (new diagnosis)	No			No	No		
Maternity*	Shareable, after AUA	Shareable, IUA waived	After AHP for AHP > \$2,500	Hospital Only		After PR	\$5,000	\$250,000	Shareable	
Chiropractor	Maximum 12 visits a year	Max 15 visits/need or \$1,500	Max 20 visits / 6-wk period	No	No	No	Need-based*	After the 1st year		
Home Health Care	Up to 30 days per incident	Up to 90 days per incident	Up to 60 days / incident	No	No	Max 45	No	Max 20 visits for all services, and only after 12-month waiting period		
Physical / Occupational Therapy	Maximum 10 sessions a year per therapy types	Maximum 20 sessions per need to a \$1,500 maximum	Max 20 sessions / diagnosis	No	No	sessions per incident	Max 40 combined sessions per need			
Speech Therapy			Max. 10 sessions after stroke, surgery, trauma	No	No					

Best efforts were given to ensure the most accurate information, but typo errors and details might be missed. Please consult the full sharing guidelines of the respective programs for complete information.

Plans are ACA-exempt with regards to the insurance mandate penalty except for Sedera Access. Starting in 2019, the penalty is reduced to \$0, but subject to change from future governmental rules and regulations.



(1) Liberty Healthshare Sharing Guidelines: <https://libertyhealthshare.org/content/sharing-guidelines.pdf>

Most sharing requests have restrictions, and may require pre-approval. Enrollment requires completion of a health questionnaire.

Pre-existing conditions: Eligible for sharing at up to \$50,000 for in the 2nd and 3rd year of membership combined; No restrictions afterwards, subject to Guideline

Exemption with HealthTrac Program (additional \$80/month): Diabetes, Hypertension, Heart disease, Cholesterol, Obesity, and Tobacco Use

Maternity: Conception has to be after joining

Direct Primary Care (DPC) Membership often include office visits in the monthly membership fee at no additional cost.

DPC Membership fees can be reimbursed at up to 75%, to max of \$40/month for individual, \$60/month for couple, and \$75/month for families, subject to change by Liberty.



(2) Sedera Health Access Sharing Guidelines: <https://sedera.com/wp-content/uploads/2018/11/Sedera-ACCESS-Guidelines-20180716.pdf>

Pre-existing conditions: Eligible for sharing at up to \$15,000 in the 2nd year, \$30,000 in the 3rd year of membership; No restrictions afterwards, subject to Guideline

Exemptions from Pre-existing conditions limitations: Hypertension, Cholesterol, Hemorrhoids, and Sleep Apnea

Limits on Tobacco users: \$25,000 each for Cancer, Heart conditions, COPD, and Stroke (until confirmed tobacco free for 12 months)

Maternity: shareable up to \$5,000 normal or \$7,500 C-section deliveries with IUA waived (IUA \$500 for home births) for delivery date beyond first 12 months of membership

Sedera Health Access requires membership in an association to be eligible. If Sedera Access is sponsored by a DPC practice, membership in the practice may be required.



(3) Medi-Share Sharing Guidelines: <https://mychristiancare.org/medi-share/what-is-medishare/how-medi-share-works/medi-share-guidelines/>

Monthly Amount depends on age, family size, and selection of AHP amount.

Cost might be higher when not using MultiPlan, such as a co-liability of 20% at non-PPO hospitals.

The \$35 and \$135 co-payments are required even after the member has met the AHP amount.

Pre-existing conditions: shareable only after 36 months of membership, up to \$100,000/year if no symptoms in the last 36 months, or \$500,000/year if in the last 60 months.

Maternity: Conception has to be after joining, with maximum amount shared at \$125,000.



(4) Christian Healthcare Ministries Sharing Guidelines: <https://www.chministries.org/resources/chm-guidelines/>

A unit can be an adult, or all dependent children of an adult: One unit: 1 adult | Two units: 2 adults, or 1 adult + children | Three units: 2 adults + children

Extended Coverage with Brothers' Keeper Program: Annual fee \$40 per year, plus \$25 per quarter per unit

For Bronze and Silver, amount is increased by \$100,000 per year of renewal up to \$1 million maximum. For Gold, it is unlimited.



(5) Samaritan Ministries Sharing Guidelines: <https://samaritanministries.org/help/guidelines>

Pre-existing conditions: shareable after 1 year without symptoms or treatment, or 5 years for genetic defects, hereditary diseases, cases of related cancers, or heart conditions

Exemptions from Pre-existing conditions limitations: Diabetes, Hypertension, Cholesterol

Rate of \$200-250/month for single-parent (divorced/widowed) household for Samaritan Basic, \$305/month for Samaritan Classic

DPC Membership are eligible for sharing at up to \$100 for the month in which a physician is consulted, makes a referral, or charges for services related to a shareable need.

Sharing after IUA is 90% for Samaritan Basic, 100% for Samaritan Classic. Max shared expenses for Medical Equipment up to \$4,950.

Maternity: Due date must be 260 days or more from membership start date; Individual Membership not eligible; Up to \$5,000 until \$13,500 has been spent, then max per plan



(6) Altrua Healthshare Sharing Guidelines: <https://altruahealthshare.org/resources/guidelines/>

Doctor's Office Visits: Maximum \$300/visit can be counted towards 1st MRA, then 2nd MRA

Maternity: max \$4,000 normal delivery, \$6,000 non-elective C-section, and after 10 months of a Couple Membership

Colonoscopy: Not shareable in the first year; Maximum 3 per lifetime, unless having genetic diseases

Source: <http://ochnahealth.com/health-cost-sharing>

Compiled December 2018

