



Health Cost Sharing Plans by 	 (1) SederaHealth Access+ with DPC			 (2) Zion Health Essential			 (3) Samaritan MINISTRIES			 (4) Christian Care MINISTRY			 (5) Christian Healthcare Ministries The biblical solution to healthcare costs			 (6) Altruia HealthShare			 (7) Liberty HealthShare					
	\$5,000 IUA	\$2,500	\$500	\$5,000 IUA	\$2,500	\$1,000	Basic	Classic	Given	Medi-Share	Bronze	Silver	Gold	Sapphire	Emerald	Diamond	Select	Share	Plus	Complete				
ADMINISTRATIVE																								
Website	sedera.com/direct-care-provider-pricing/			zionhealth.org			samaritanministries.org			mchristiancare.org			chministries.org			altruiahealthshare.org			libertyhealthshare.org					
Religious Faith	Any			Any			Christianity			Christianity			Christianity			Any			Any					
Pre-existing limitations *	In first 12-36 months			In first 24 months			In first 24 months			In first 36 months			In first 12-36 months			In first 24 months			In first 12-36 months					
Pre-existing exception	Yes			Yes			Yes			No			No			Yes, for Office Visits			HealthTrac Program					
Expenses shareable	Immediately			Immediately			Immediately			Immediately			Immediately			After 90-day waiting period			After 60 days					
Provider Network	Any No Network Req.			PHCS (Optional)			Any No Network Req.			MultiPlan (Optional)			Any No Network Req.			MultiPlan (Optional)			Any No Network Req.					
Out of Pocket Term.	Initial Unshareable Amt (IUA)			IUA			Annual Unshared Amount (AUA)			Ann. Household Portion (AHP)			Personal Resp. (PR)			Member Responsibility Amt (MRA) 2 levels			AUA					
Other Programs by Same	Access+, Select+ (Business)			Worksite (Business)			CMF Curo (Catholic)												Solidarity (Catholic)					
THE NUMBERS																								
Application Fees, etc.	\$30 Set up fee			\$50			\$200 Startup Fee			\$50 + \$120 registration +\$2/mo			None			\$100 + \$100-125/year			\$125 or \$135 + \$75/year					
Monthly Cost, Indiv.	\$106	\$140	\$187	\$75	\$100	\$150	\$100	\$160	\$135	From \$80 (Rate depending on age, AHP -- \$75 to change) + \$99 Health Coaching (in some cases)			\$78 per unit	\$118 per unit	\$172 per unit	\$140	\$250	\$280	\$199	\$349	\$374	\$399		
Monthly Cost, Couple	\$193	\$261	\$354	\$150	\$200	\$300	\$200	\$454	\$250							\$280	\$390	\$415	\$299	\$449	\$474	\$499		
Monthly Cost, Family	\$280	\$379	\$514	\$250	\$350	\$425	\$250	\$430	\$325							\$380	\$520	\$555	\$399	\$599	\$624	\$675		
Annual Out of Pocket Max or Co-share, if any	3 x IUA for Individual 5 x IUA for Couple/Family			3 x IUA for All			Co-share: 10% None Max \$13k 10-20% \$2.5-5k			Selected AHP (\$3,000 to \$12,000)			N/A			1st: \$1,500 \$1,000 \$500			AUA: \$6-15k		AUA: \$1,000 Indiv., \$1,750 Couple, \$2,250 Family			
Shareable Cost per Need	100% after IUA per need* IUA waived for needs #3-5			100% after IUA per need* IUA \$500 after 3rd need			If > \$1,500 Limited to 3 needs/year After AUA			100% after AHP			If > \$5,000 If > \$2,500 If > \$500			Only if more than MRA amount 75% (1st), 100% (2nd MRA)			100% after AUA		70% after AUA		100% after AUA	
Max Shared per Need	No limit (max <1/3 total \$)			No limit			\$13,500 \$250,000 None			No limit			\$125,000 / need			\$250,000/yr No limit			\$500,000		\$125,000		\$1 million	
Extended Sharing Avail. and Premium	N/A			N/A			Save to Share \$15/year + \$133/person			N/A			Brother's Keeper \$40/unit + \$45/quarter			\$1 million lifetime \$2 million			N/A					
MEDICAL SERVICES																								
Annual Physical	Through DPC Membership (Not Included)			DPC, or Connected add-on			No			No			No			Female age > 40y, Male > 50y			Yes, max \$400 shareable					
Well Child Visits	Through DPC Membership (Not Included)			DPC, or Connected add-on			No			Yes, up to age 6			No			Part of 6-visit shareable limit per yr			Yes, max \$400 shareable					
Immunizations	Flu OK, Otherwise pediatric only			12-mo waiting period (6 months if having Connected add-on)			No			No			No			Pediatric only			Yes					
Mammogram/Colonoscopy	Yes (IUA waived)			None, unless through DPC			No			Shareable, subject to AHP			May be shareable			With limitations*			AUA waived, every 2 years					
Doctor's Office Visits	Through DPC Membership (Not Included)			None, unless through DPC			Need-based*			After AHP, \$35 copay*			No No			MRA Max \$300; \$35copay			Included in DPC Membership, or AUA*					
Hospitalization	100% after IUA*			IUA applies Semi-private Rm			Need-based*			Subject to AHP			No No			After PR			Subject to MRA		Subject to AUA*			
Emergency Care	100% after IUA*			100% after IUA*			Need-based*			After AHP, \$200 copay*			No No			Subject to MRA			Subject to AUA*					
Ambulance, Land/Air	Emergencies IUA applies			Emergencies IUA applies			Between Hospitals Only			Between Hospitals Only			Gold: Between Hospitals			Emergencies (\$3k Land, \$10k Air)			Emergencies AUA applies*					
DPC Membership	Required for Access+ DPC Prog.			No			Sharable max \$100/mo No			Up to \$1,800 shareable*			No No			No			Partially Reimbursable*					
Prescriptions	First 120 days only			Rx Share add-on			First 120 days only			First 6 months			No No			PR			Discounts		> \$50, and first 45 days for acute illness			
Mental Health	Max \$1,500 OP, \$5,000 IP			Unlimited w/ LifeWorks add-on			Inpatient only, up to \$50,000			First 6 mos for new diagnosis			No			No			No		No			
Maternity*	Shareable, IUA waived No infertility treatments			Shareable, after 2x IUA No infertility treatment			Single plan OK Couple or Family plans only			After AHP for AHP > \$3,000 Max \$125,000			Hospital Only			Not 1st \$500 Max \$125,000 shareable			Shareable, after \$5,000 MRA Y1: max \$12,000 Y2: max \$25,000		None		Shareable after AUA	
Chiropractor	Max 15 visits or \$1,500			Max 25 visits, up to 120 days			Acute only, first 120 days			Max 20 visits, up to 6 wks			No			After the 1st year			Maximum 12 visits a year					
Hospice	Up to 90 days			Up to 90d, death benefits			Up to 90 days			Up to 30 days			No			N/A			Up to 30 days, with End of Life Assistance					
DME	First mo, up to retail price			First 4 months, min \$100			1mo, max \$5,300, then need auth			Shareable, with restrictions			No			Discounts only			No					
Home Health Care	Visiting nurse: first 25 days			Max 30 days or \$5,000			Visiting nurse: first 45 days			Up to 60 days per incident			No No			No			Up to 30 days per incident					
PT / OT	Up to \$3,000/year			PT/OT: IP/OP ST: OP only			Max 40 combined sessions per need			Max 20 sessions/diagnosis			No No			Max 45 visits per incident			Max 20 visits for all services, and only after 12-month waiting period		Maximum 20 sessions/year per therapy types			
Speech Therapy				Max 35 sessions or \$7,500						Max 10 sessions after stroke, surgery, trauma			No No											

Abbreviations: DPC=Direct Primary Care; DME=Durable Medical Equipment; PT/OT/ST=Physical/Occupational/Speech Therapy; IP=Inpatient, OP=Outpatient

Compiled Dec 2020 | Ochna Health Direct Primary Care, Georgetown, TX

DPC Memberships are not included in price quote above, though Sedera gives a 14.5% discount. DPC Memberships include all primary care visits. Specialist visits are extra and subject to the individual program's

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

Best efforts were given to ensure the most accurate information, but typos 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. However, since 2019, the penalty has been reduced to \$0, but subject to change from future governmental rules and regulations.





(1) Sedera Health Access+ DPC Program only. Other programs may differ in pricing.

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: Hypertension, Cholesterol, Hemorrhoids, Sleep Apnea, or Fully cured conditions in the prior 36 months

Limits on Tobacco users age>50: \$25,000 each for Cancer, Heart conditions, COPD, and Stroke (until confirmed tobacco free)

Maternity IUA of \$5,000 for normal or \$7,500 C-section deliveries applies regardless of routine IUA plan chosen (IUA reduced by 50% for using a birthing center) for delivery date beyond first 12 months of membership

Mental Health: Psychological services shareable up to \$750/need, and \$750/year

Other program - **Sedera Health Access+ without DPC:** Higher monthly cost, No DPC Membership required. Save up to 14.5% monthly cost when switching to Access+ with DPC.



(2) Zion Health

Pre-existing conditions: Might be shareable under Additional Giving Fund in 1st year, up to \$25,000 in 2nd year, \$50,000 in 3rd year, and \$125,000 max per year afterwards

Insulin for diabetes: not shareable regardless

Exemptions: Hypertension, Cholesterol, Hemorrhoids, Sleep Apnea, and Fully cured conditions in the prior 24 months

Sharing for colonoscopies and other preventive services requires 12 months of Direct Membership or 6 months if having **Connect** Add-on.

Maternity: 1xIUA may be waived for home births | Pregnancy 60 days prior to start of membership not shareable | Premature birth shareable

Death benefits require 2 years of uninterrupted membership: \$10,000 primary member or spouse, \$2,500 dependent child

Connected add-on: colonoscopies, mammograms and youth (ages 0-16) immunizations (IUA waived)



(3) Samaritan Ministries

Pre-existing conditions: shareable after 2 years of no symptoms or treatment, or 3 years for genetic defects, hereditary diseases, cases of related cancers, back programs, implants, and heart conditions

Exemptions from Pre-existing conditions limitations: Diabetes, Hypertension, Cholesterol. Pre-existing is considered any that requires medical attention within the prior 12 months.

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

Classic/Basic Programs: DPC Memberships 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;

Basic/Classic: \$1,500 or 10% Co-share, and Sharing limit of \$5,000, then no sharing until cost exceeds \$13,500, and then max \$236,500; Given: per plan limitations.



(4) Medi-Share

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 \$200 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.

Mental health: Short-term counseling available through telemental health service



(5) Christian Healthcare Ministries

Pre-existing conditions: Conditions requiring no treatment for 1 year, except for cancer (when it is 5 years)

Gold members: Eligible for sharing at up to \$15,000 in the 1st, additional \$10,000 in the 2nd, additional \$25,000 in the 3rd years, and no more restrictions after 3rd year, subject to Guideline

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 \$45 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.

Maternity: Gold members only, and due date must be 300 days from start of membership

DPC Membership: Shareable only highest AHP plan of \$12,000



(6) Altrua Healthshare Sharing 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 1 per year, 3 per lifetime, unless having genetic diseases



(7) Liberty Healthshare

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.