











Health Cost Sharing Plans by 	 (1) Access+ Membership \$5,000 IUA \$2,500 \$500			 (2) Zion Health DPC \$5,000 IUA \$2,500 \$1,000			 (3) Altru Ruby Emerald Diamond			 (4) Samaritan MINISTRIES Given Basic Classic			 (5) Christian Care MINISTRY Medi-Share			 (6) Christian Healthcare Ministries Bronze Silver Gold			 (7) Liberty HealthShare Essential Connect United			 (8) Solidarity HEALTHSHARE 12000 6000 3000			 (9) United Refuah HealthShare			
	ADMINISTRATIVE																											
Website	sedera.com/			zionhealth.org			altruhealthshare.org			samaritanministries.org			mychristiancare.org			chministries.org			libertyhealthshare.org			solidarityhealthshare.org			unitedrefuah.org			
Religious Faith	Any			Any			Any			Christianity			Christianity			Christianity			Christianity			Catholic			Jewish			
Pre-existing limitations *	In first 12-36 months of membership			In first 24 months			In first 24 months			In first 12 months			In first 36 months			In first 12-36 months			In first 36 months			In first 12 months			In first 12 months			
Pre-existing exception	Yes			Yes			Yes			Yes			No			No			No			No			No			
Expenses shareable	Immediately			Immediately			After 90-day (12mos for cancer for Ruby)			Immediately			Immediately			Immediately			Immediately (submit within 180 days)			Limited Sharing in first 60 days (ER, illness)			Incidents occurring in first 60 days: max \$25k			
Provider Network	Any   No Network Required			Any   No Network Required			MultiPlan (Optional)			Any   No Network Required			PHCS (Optional)			Any   No Network Required			Any   No Network Required			Any   No Network Required			Any   No Network Required			
Out of Pocket Term	Initial Unshareable Amt (IUA)			IUA			Member Responsibility Amt (MRA)			Annual Unshared Amount (AUA)			Ann. Household Portion (AHP)			Personal Responsibility (PR)			Annual Unshared Amount (AUA)			Annual Unshared Amount (AUA)			Annual Pre-Share Amount (APA)			
Similar Programs	Select+ (Business Plan)			Essential (Business Plan)						CMF Curo (Catholic)																		
THE NUMBERS																												
Application Fees, etc.	\$30 Set up fee			\$50 Registration fee			\$100 Fee +/- \$25 Elective donation / year			\$200 Startup fee			\$50 Application fee + \$2/mo			None			\$135 Application Fee + \$75/yr at renewal			\$135 Application Fee			\$125 Application Fee + \$75/yr at renewal			
Monthly Cost, Indiv.	From \$113	\$153	\$208	From \$75	\$100	\$150	From \$113	\$265	\$297	From \$100	\$160	From < \$100 (varies by Age, AHP) + \$95 potential health discount	\$85/unit	\$125/unit	\$205/unit	From \$159	\$209	\$259	From \$64	\$134	\$174	From \$199, with \$500 APA						
Monthly Cost, Couple	From \$207	\$286	\$396	From \$150	\$200	\$300	From \$167	\$413	\$440	From \$200	\$454	Co-share option for lower cost				From \$259	\$339	\$459	From \$252	\$322	\$357	From \$349, with \$1,000 APA						
Monthly Cost, Family	From \$300	\$416	\$574	From \$250	\$350	\$450	From \$221	\$551	\$588	From \$250	\$530					From \$499	\$639	\$849	From \$384	\$464	\$504	From \$499, with \$1,500 APA						
Annual Out of Pocket Max or Co-share, if any	3 x IUA per year			3 x IUA per year			1st MRA: \$7,500; 2nd MRA: N/A			1st MRA: \$1,000; 2nd MRA: Max \$2,500			1st MRA: \$500; 2nd MRA: Max \$2,500			Co-share Amount			Max of AHP (\$3-\$12,000) or AHP+Co-share of \$10-\$12,000			N/A			AUA: \$4-12k; AUA: \$1-3k; AUA: \$1-\$2.25k			
Shareable Cost per Need	100% after IUA per need* IUA waived after 3rd need			100% after IUA per need* \$500 IUA after 3rd need			Only if > MRA amount 75% (1st), 100% (2nd MRA)			After AUA			If > \$1,500 > \$400			100% after AHP or AHP+Co-Share			If > \$5,000 If > \$2,500 If > \$500			75% after AUA 85% after AUA 100% after AUA			100% after AUA 100% after AUA 100% after AUA			80% after APA
Max \$ Allowed per Need	No limit (max <1/3 total available \$)			No limit			\$150,000/yr No limit after MRA			None \$236,500 \$250,000			None \$236,500 \$250,000			No limit			\$125,000 / need			\$600k \$1 million \$1 million			No limit			\$1 million lifetime per incident
Extended Sharing Avail. and Premium	N/A			N/A			\$1 million lifetime N/A			\$2 million N/A			Save to Share \$15/year + \$133/person			N/A			+\$100k/ #yr renewed Brother's Keeper: +\$20/unit			Unlimited			N/A			N/A
MEDICAL SERVICES																												
Annual Physical	Not Included   Access through DPC			Once a year			Female age > 40y, Male > 50y			No			Limited			No			2-mo wait, AUA waived   Up to \$400			Services + Labs   AUA waived			60-day waiting   Up to \$600			
Well Child Visits	Not Included   Access through DPC			Max \$250/visit			Max 6 visits, \$300/visit, \$35 copay			No			Yes, up to age 6			No			First 13 months of life only AUA waived			7 visits in first 2 years; 3 visits in 2nd year			Not subject to APA			
Immunizations	Pediatric: Yes; Adult: Flu vaccine only			Ped. only: 6-mo wait, time ltd			Flu vaccine only			No			No			No			No			Shareable, with restrictions			Subject to APA			
Screening Mammogram	Age 40+ IUA waived			Age 50+ IUA waived			Age 40+ Max \$500, \$35 copay			No			Shareable, subject to AHP			May be shareable			Age <49: q2y; Age 50+: q1y   AUA waived			Shareable			Age <49: once; Age 50+: q2y   APA waived			
Screening Colonoscopy	Age 45+, max \$2500 IUA waived			Age 45+, q10y 6-month waiting period			Age 50+, 1/year, 3 per lifetime 12-month waiting period			No			Shareable, subject to AHP			May be shareable			Subject to AUA* (except Colougard)			Shareable			Age 50+: q10y Max \$1,500			
Doctor's Office Visits	Not Included   Access through DPC			Not Included   Go through DPC			MRA Max \$300, \$35copay			Need-based*			After AHP, \$35 copay*			No No After PR			Through DPC Membership			Shareable			Shareable			
Hospitalization	100% after IUA*			IUA   Semi-private Room			Subject to MRA			Need-based*			Subject to AHP			After PR After PR After PR			Subject to AUA*			Shareable			Pre-notification required			
Emergency Care	100% after IUA*			IUA   +\$500 if 2nd ER for same			Subject to MRA			Need-based*			After AHP, \$200 copay*			After PR After PR After PR			Subject to AUA*			Shareable			Shareable			
Ambulance, Land/Air	For medical reasons   After IUA			Linked to medical need request			Emergencies   Land: max \$3k; Air: \$10k			Emergencies only			Between Hospitals Only			To nearest facility			To nearest facility			To nearest facility			To nearest facility, max \$25,000 for Air			
DPC Membership	Separate   Not Included			Separate   Not Included			No			No			Sharable max \$100/mo			Up to \$1,800 shareable, after AHP			No			Partially Shareable*			Shareable, up to \$1,250/yr per family			No
Prescriptions	During first 120 days of illness During first 12 months: transplants No limitations for cancer, SLIT			Up to 12 months as related to a need request, max \$500/mo Available Rx Share add-on			No			First 120 days only			First 6 mos after new diagnosis			No No After PR			During first 45 days for acute illness Subject to AUA			First 90 days after onset of incident			No			
Mental Health*	Max \$1,500 Outpatient Max \$5,000 Inpatient			Therapy w/ LifeWorks add-on			No			Inpatient only, up to \$50,000			Max 6 mos after new diagnosis			Only ER visit shareable			No			Shareable			Up to 10 visits/yr, \$125/visit			
Maternity*	Separate Maternity IUA: \$5,000 Routine, \$7,500 C-section No infertility treatments			IUA applies Time limit on need request No infertility treatment			None (Ruby or Sapphire) 90-day waiting period \$5,000 Pregnancy MRA Max Y1 \$12k; Y2+ \$25k			Due date > Start Date + 260 days Couple or Family plans only			After AHP for AHP > \$3,000 Max \$125,000 No infertility treatment			Hospital Only Max \$125,000			Shareable only if conception occurs after 7 months of membership Up to \$125,000/pregnancy   No Doula			Shareable			Due Date > Start Date + 10 months Pregnancy Pre-Share of \$2,500 for Married Single, \$900 for Couple			
Chiropractor	Max 15 visits \$1,500/need or /year			Max 25 visits/need			After the 1st year			Up to 120 days			Pre-surgical only: Max 20 visits, 6wks			No			Chiro. or Acupuncture: Up to 12 visits/yr, \$75/visit			Max 12 visits per year			Chiro: 12 visits/yr, \$75/visit; Acupuncture: 10 visits			
Hospice	Up to 90 days, max \$200/day			Up to 90 days			N/A			Up to 90 days + poss another 90 d			Up to 30 days			No			Hospice: Up to 30 days; Respite: 5 days			Shareable			Pre-notification required			
Skilled Nursing /LTC	Up to 60 days, max \$25,000/need			Up to 90 days per need			90-day waiting, max 40 visits or days/yr			No			Up to 30 days			No No Max 20 days			Prenotification to Liberty required			Shareable			Up to 30 days			
Home Health Care	Up to 90 days, max \$200/day			Max 30 days and \$5,000			No			Visiting nurse: first 45 days			Max 60 days per incident			No No Max 45 visits			Up to 30 days per incident			Shareable			Up to 30 days			
DME	Up to 75% cost of equipment, and \$25,000			Up to 120 days for items > \$100			No			Rental: 1 month; Purchase: max \$5,300			Rent: 6 months, or Purchase; With restrictions			No			No			No			No			
PT / OT	Up to \$3,000/year			PT/OT: Up to \$7,500 ST: Up to \$3,000 Both: Max 35 sessions/need			12-month waiting period Max 20 visits for all services combined			Max 40 sessions per need (including OMT, chiropractic care) combined			Max 20 sessions/diagnosis Max 10 sessions after stroke, surgery, trauma			No No Max 45 visits			PT/OT/ST/RT: Max 12 initial + 8 add'l visits			Max 20 visits per year			Max 12 visits for all therapy types combined			
Speech Therapy																			Cardiac Rehab: 12 initial + 24 add'l									
What's Different?	Bill Negotiation, Expert 2nd Opinion			Additional Giving Fund			Lifetime limits on some pre-existing			DPC, Add'l Giving, Save to Share			DPC Sharing (only after AHP met)			Brother's Keeper			DPC Sharing			DPC Sharing			Simplicity			

Abbreviations: DPC=Direct Primary Care; DME=Durable Medical Equipment; PT/OT/ST/RT=Physical/Occupational/Speech/Respiratory Therapy; OMT=Osteopathic Manipulation Therapy; LTC=Long-Term Care; Chiro=Chiropractor; Acu.

Compiled April 2022 | Ochna Health Direct Primary Care, Georgetown, TX

DPC Memberships are not included. DPC Memberships include all primary care visits. Specialist visits are extra and subject to the individual program's guidelines. 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. However, since 2019, the penalty has been reduced to \$0, but subject to change from future governmental rules and regulations.





**(1) Sedera Health Access+ 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, then **NO** restrictions afterwards, subject to Guidelines  
Tobacco: Additional \$75/mo per household + Limits on benefits for tobacco users age 50+: \$25,000 for Cancer, Heart conditions, Stroke, Oral/Esophageal/Gastric/Duodenal/Lung diseases (until 12-month 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



**(2) Zion Health**

Pre-existing conditions: May be shareable under *Additional Giving Fund* in 1st year, up to \$25,000 in 2nd year, \$50,000 in 3rd year, and \$125,000 in 4th year onward

Insulin for diabetes: not shareable regardless

Exemptions: Diabetes (types 1 and 2), High blood pressure, High cholesterol, and Fully cured conditions NOT requiring treatments in the prior 24 months

Tobacco: Additional \$50/mo per household + Limits on benefits for tobacco users age 50+: \$50,000 for Cancer, Heart conditions, Stroke, COPD

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) Altruia Healthshare:**

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

Maternity: Only for Emerald or Diamond Membership plans, with a 90-day waiting period, \$5,000 Maternity MRA, with maximum of \$12,000 in the first year, and \$25,000 from the 2nd year onward.

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

Lifetime and 5-year restrictions on several pre-existing conditions



**(4) Samaritan Ministries**

Pre-existing conditions: shareable after **5 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 conditions that requires medical attention within the prior 12 months.

\$50 Additional monthly for each family member for families over five (5) people

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.

Maternity: Due date must be 260 days or more from membership start date; Individual Membership not eligible;

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

Home Birth + VBAC: \$1,500 IUA waived



**(5) Medi-Share**

Monthly Amount depends on age, family size, and selection of AHP amount. Opting into Co-Share option allows for lower monthly premium.

Cost might be higher when not using PHCS, 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.

Exceptions: High blood pressure, Cholesterol

DME: No sharing of motorized locomotion equipment (such as motorized wheelchairs, scooters), exercise equipment, or home modifications

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

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



**(6) 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 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 \$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



**(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 Guidelines

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.



**(8) Solidarity Healthshare**

Pre-existing conditions = Existed in 24 months prior, Cancer requiring care in 60 months prior, or Conditions requiring lifetime care

No sharing in 1st year, max \$25,000 for in the 2nd and 3rd year of membership; No restrictions afterwards, subject to Guidelines



**(9) United Refuah Healthshare**

Pre-existing conditions: No sharing in 1st year, max \$25,000 for in the 2nd and 3rd year of membership; No restrictions afterwards, subject to Guidelines

Pre-existing conditions also include a lifetime chronic condition or a condition that requires lifetime monitoring, even if asymptomatic at the time of enrollment.