

Health Cost Sharing Plans by OCHNA HEALTH	Sedera (1)	Zion Health Direct (2)	AltruShare GEMS Membership (3)	Samaritan MINISTRIES (4)	ChristianCare (5)	Christian Healthcare Ministries (6)	Liberty HealthShare (7)	Solidarity (8)	United Renewal HealthShare (9)
	ACCESS+ Membership (w/ DPC) \$5,000 IUA \$2,500 \$500	\$5,000 IUA \$2,500 \$1,000	Ruby Emerald Diamond	Basic Classic	Complete Value	Bronze Silver Gold	Essential Connect Unite	12000 6000 3000	

ADMINISTRATIVE

Website	sedera.com/	zionhealth.org	altruhealthshare.org	samaritanministries.org	mychristiancare.org	chministries.org	libertyhealthshare.org	solidarityhealthshare.org	unitedrenewalhealthshare.org
Religious Faith	Any	Any	Any	Christianity	Christianity	Christianity	Christianity	Catholic	Jewish
Pre-existing conditions sharing limitations *	Not shareable in first 12 months; \$15,000 Y2, \$30,000 Y3	Not shareable in first 12 months; \$25,000 Y2, \$50,000 Y3, \$125,000 Y4	Not shareable for at least 2 years, and for some, lifetime exclusion	Not shareable in first 12 months for most; 5 years for cancer, heart, hereditary	Not shareable in first 36 months; \$100,000 after 36 mos, \$500,000 after 60 mos	Some shareable to cumulative max \$15,000 1st year, \$25,000 2nd year, \$50,000 3rd year	In first 12 months; then max \$50,000 in 2nd and 3rd years combined	In first 12 months; then max \$25,000 in 2nd year, + \$25,000 in 3rd yr	In first 12 months; then max \$25,000 in 2nd and 3rd years combined
Expenses shareable	Immediately	Immediately	90-day waiting for Diamond and Emerald; up to 12 mos for some services for Ruby	Immediately	Immediately, max \$50,000 in first month	Immediately	60-day waiting period	60-day waiting period, except for accident, emergencies, acute illness	Incidents occurring in first 60 days max \$25,000
Provider Network	Any No Network Required	Any No Network Required	MultiPlan (Optional)	Any No Network Required	PHCS (Optional)	No	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) 2 levels	Annual Unshared Amount (AUA)	Ann. Household Portion (AHP)	Initial Member Responsibility (IMR)	Personal Responsibility (PR)	Annual Unshared Amount (AUA)	Annual Unshared Amount (AUA)
Similar Programs	SELECT+ (Teams Business Plan)	Essential (Business Plan)		CMF Curo (Catholic)					Annual Pre-Share Amount (APA)

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 \$123 \$157 \$204	From \$105 \$130 \$185	From \$136 \$318 \$366	From \$99 \$177	From \$80 \$183 (\$1,000 IMR)	\$90/unit \$135/unit \$235/unit	From \$159 \$209 \$259	From \$85 \$179 \$232	From \$199, with \$500 APA
Monthly Cost, Couple	From \$210 \$278 \$375	From \$185 \$240 \$350	From \$200 \$496 \$528	From \$209 \$511	From \$132 \$369 (\$1,000 IMR)		From \$259 \$339 \$459	From \$336 \$429 \$479	From \$349, with \$1,000 APA
Monthly Cost, Family	From \$297 \$397 \$532	From \$295 \$405 \$515	From \$315 \$661 \$706	From \$263 \$596	From \$181 \$539 (\$1,000 IMR)	Unit is either self, spouse, dependent	From \$499 \$639 \$849	From \$512 \$619 \$672	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 1st MRA: \$1,000 2nd MRA: N/A 2nd MRA: Max \$2,500 shared	Co-share Amount 10%, and max \$13,500 None	AHP: per family per yr; Choice of \$36/9/12,000 With or Without Co-share IMR: per mbr per incident; Choice of \$500/\$1,000	N/A	AUA: \$4-12k AUA: \$1-3k AUA: \$1-\$2.25k	AUA: \$12,000 AUA: \$6,000 AUA: \$3,000	Annual Maximum Co-Share \$1,000 Single; \$2,000 Couple; \$4,000 Family
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)	90% after \$1,500 IUA 100% after \$400 IUA	100% after AHP 100% after IMR	100% after \$5,000 PR 100% after \$2,500 PR 100% after \$1,000 PR	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	Restrictions for certain conditions, and max 1/3 total available shares	No limit	\$150,000/yr No limit after MRA	\$236,500 \$250,000	\$50,000 limit in first month	\$125,000 per need Limits as low as \$25,000 if congenital	\$600,000 \$1 million \$1 million	No limit	\$1 million lifetime per incident
Extended Sharing Avail. and Premium	—	—	Lifetime limit: \$1 million \$2 million	Save to Share program \$15/year + \$133/person	Manna Disability Sharing program	Brother's Keeper: +\$20/unit + \$100k/yr of yrs renewed Max \$1 million Unlimited	—	—	—

MEDICAL SERVICES

DPC Membership	Separate Not Included	Separate Not Included	No	Shareable max \$100/mo	Up to \$1,800 shareable, after AHP at \$12k	No	No	Partially Shareable*	Shareable, up to \$1,250 per family	No
Annual Physical	Not Included Access through DPC	Once a year	Female age > 40y, Male > 50y	No	\$35 co-pay, w/ ltd labs	No	No	AUA waived Up to \$400	AUA waived Visits + Labs	Shareable
Well Child Visits	Not Included Access through DPC	Max \$175/visit 6-month waiting period	Max 6 visits, max \$300/visit, \$35 copay	No	Yes, up to age 6	No	No	First 13 months of life only AUA waived	7 visits shareable in first year of life, 3 visits in 2nd year, none after	Not subject to APA
Immunizations	Pediatric: Up to age 18; Adult: Flu vaccine only	Pediatric: Up to age 18; 6-month waiting period	Flu vaccine only	No	No	No	No	Subject to AUA	Shareable, with restrictions	Subject to APA
Screening Mammogram	Age 40+; max \$600 IUA waived after 6-mo wait	Age 40+; max \$600 6-month waiting period	Age 40+ Max \$500, \$35 copay	No	No	May be shareable	No	Age 40+; once a year AUA waived	Shareable	Age 40-49: once a year AUA waived Age 50+: q2y APA waived, max \$250
Screening Colonoscopy	Age 45+; max \$2,500 IUA waived after 6-mo wait	Age 45+; q10y 6-month waiting period	Age 50+; 1/year, 3 per lifetime 12-month waiting period	No	No	Shareable	Shareable	Shareable after AUA* (except Colougard)	Shareable	Age 50+; q10y Max \$1,500
Doctor's Office Visits	Not Included Access through DPC	Not Included Access through DPC	MRA Max \$300, \$35copay	Need-based*	After AHP, \$35 copay*	Self-pay, Reimbursable after IMR met	No No After PR	DPC, or \$25-40 copay	Shareable	Shareable
Hospitalization	100% after IUA*	IUA Semi-private Room	Subject to MRA	Need-based*	After AHP, \$35 copay*	After PR	After PR After PR After PR	Pre-notification req'd, max \$50,000 all outpt	Shareable	Shareable, pre-notification req'd
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 After PR	\$500 copay, max \$50,000 all outpt	Shareable	Shareable
Ambulance, Land/Air	For medical reasons After IUA	Linked to shareable illness	Emergencies: Land max \$3k; Air/Wf \$10k	Emergencies only	Between Hospitals Only	No No To nearest facility	No No To nearest facility	To nearest facility	To nearest facility	To nearest facility; max \$25,000 for Air
Prescriptions	During first 120 days of illness During first 12 months; transplants No limitations for cancer, SLTT	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 First 90 days of a new diagnosis	No No First 90 days of a new diagnosis	During first 45 days for acute illness Subject to AUA	First 90 days after onset of incident	No
Cancer care	Shareable for new diagnoses only	Separate IUAs for each BCC/SCC skin cancer location	Separate Cancer MRAs: Y1 \$4k/10k, Y2 \$3k, Y3 \$2k, w/ annual & lifetime limits	Shareable for new diagnoses only	Shareable for new diagnoses only	May be shareable	May be shareable	Shareable for new diagnoses only	Shareable for new diagnoses only	Shareable, pre-notification req'd
Mental Health/Therapy*	Max \$750/need and /year	Via LifeWorks program	No	Inpatient only, max \$50,000 shareable	TeleBehavioral Health only	Emergency ER visits shareable	No	No	Shareable	Up to 10 visits/yr, max \$125/visit
Alcohol/Drug Abuse	Treatment: Max \$1,500/need	Treatment: Max \$3,000/mbr	No	No	No	No	No	No	No	No
Weight Reduction treatmt	Shareable: Max \$1,500	Shareable in year 2: max \$3,000	No	No	No	No	No	No	No	No
Maternity*	Due date: 12 months after start date Separate Maternity IUA: \$5,000 Vaginal or emr. C-section, \$7,500 for Elective C-section; No fertility treatments	Conception: 60 days after start date IUA applies Time limit on need request No fertility treatments	None (Ruby or Sapphire) Conception: after start date 90-day waiting period \$5,000 Pregnancy MRA + max \$12k Y1, \$25k Y2+ No fertility treatments	Due date: 300 days after start No fertility tx 90% after \$1,500 IUA w/ \$5k initial limit, max \$236,500 after co-share maxed	Conception: after start date No fertility tx After AHP for AHP - \$3,000 Max \$125,000 After Additional \$3,000 Mat. IMR Max \$125,000	No No Due date: 300 days after start date \$1,500 Mat. PR Max \$125,000 shareable	No No Conception: after month 6 of membership Up to \$125,000/pregnancy No Doula No fertility treatments	Shareable No fertility treatments	Shareable No fertility treatments	Due Date: 10 months after start date Add'l Pregnancy Fee of \$2,500 for Married Single, \$900 for Couple \$300 for doula
Adoption	Shareable	Shareable	12-mo waiting period (ineligible in Texas)	Shareable	Max \$4,100 shareable Max \$3,000	Shareable	Shareable	Eligible for membership	Eligible for membership	Eligible for membership
International Treatments	Shareable: Medically necessary only	Shareable: Emergency only	Shareable (not medical tourism)	Medical Tourism, only if lower cost than US	No Medical Tourism, or Emergency Transport	No	No	Shareable only if lower cost than US	Shareable only if lower cost than US	Shareable only if lower cost than US
Home Health Care	Up to 90 days, max \$200/day	Up to 30 days, max \$5,000	No	Visiting nurse: first 45 days	Up to 60 days per incident	No No Max 45 visits	No No Max 45 visits	Up to 30 days per incident	Up to 30 days	Up to 30 days
Hospice	Up to 90 days, max \$200/day	Up to 90 days, End of Life Assist.	Funeral expense shareable (not in TX)	Up to 90 days + poss another 90 d	Up to 30 days	No	No	Hospice: Up to 30 days; Respite: 5 days	Shareable	Pre-notification req'd, max \$200
Skilled Nursing / LTC	Up to 60 days, max \$25,000/need	Up to 90 days per need	90-day waiting, max 40 visits/days / year	No	Up to 30 days	No No Up to 20 days	No No Up to 20 days	Prenotification to Liberty required	Shareable	Up to 30 days
Sleep Apnea	Max \$2,500/need	Not shareable	2-year waiting period	Shareable	Shareable	No No \$4,000 lifetime limit	No No \$4,000 lifetime limit	No	No	Shareable, pre-notification req'd
DME	Up to 75% cost, max \$25,000 Rental or Purchase	Up to 120 days Max \$500 on items > \$100	No	Rental: 1 month shareable; Purchase: max \$1,788/item, \$5,960/need	Rent: 6 months, or Purchase, w/ restrictions	No No \$4,000 lifetime limit	No No \$4,000 lifetime limit	No	No	No
Chiropractor	Age 18+; Max \$3,000/need or /year	PT/OT/Chiro: Max \$7,500 ST: Max \$3,000	12-month waiting period	120-day sharing limit	In lieu or surgery: Up to 6 wks, max 20 visits	No	No	Chiro./Acu./OMT/PT/OT/ST/RT: max shareable \$50/visit, \$1,000/yr Cardiac Rehab: 12 initial + 24 add'l	Max 12 visits per year	Chiro: 12 visits/yr, \$75/visit, Acu.: 10 visits
PT / OT	Up to \$3,000/year	Both: Max 35 sessions/need	12-month waiting period Max 20 visits for all services combined per calendar year	Max 40 sessions per need (including OMT, chiro/care/care) combined	Up to 20 sessions/diagnosis Up to 10 sessions after stroke, surgery, trauma	No No Max 45 visits	No No Max 45 visits	Max 20 visits per year	Max 20 visits per year	Up to 12 visits for all combined Max \$125 per day
Speech Therapy										
What's Different?	Bill Negotiation, Expert 2nd Opinion	Additional Giving Fund	Extensive limitations on sharing	DPC, Add'l Giving, Save to Share	Brother's Keeper	DPC Membership Sharing	DPC Membership Sharing	DPC Membership Sharing	DPC Membership 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=Acupuncture; q#Y= every # year; w/=with

BCC=Basal cell carcinoma; SCC=Squamous cell carcinoma

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.



Compiled July 2023 | Ochna Health Direct Primary Care, Georgetown, TX



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

The following applies to Sedera Health Access+ Program only. Other programs may differ.

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 vaginalinal or emergency C-section, or \$7,500 elective C-section deliveries applies regardless of routine IUA plan chosen for delivery date beyond first 12 months of membership

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



(2) Zion Health

The following applies only to the Zion Health Direct Program. Other programs may differ.

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

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 6 months of continuous Direct Membership.

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

End of Life Assistance require 1 year of uninterrupted membership: \$10,000 primary member or spouse, or \$2,500 dependent child



(3) Altrua Healthshare:

The following applies only to the Altrua Gems Program. Other programs may differ.

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, and conception must be after start date.\$5,000 Maternity MRA, with maximum of \$12,000 in the first year, and \$25,000 from the 2nd year onward.

Colonoscopy: Not shareable in the first year; Maximum 1 per year, 3 per lifetime

5-year and even lifetime sharing restrictions apply on an extensive list of pre-existing conditions.



(4) Samaritan Ministries

Pre-existing conditions: only shareable after 5 years for genetic disorders, hereditary diseases, cases of related cancers,

and for heart conditions.Exemptions from Pre-existing conditions limitations: Diabetes, High Blood Pressure, and High Cholesterol. Pre-existing is considered any conditions that requires medical attention within the prior 12 months.

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 300 days or more from membership start date;Individual Membership not eligible

Basic: \$1,500 IUA + 10% Co-share, with sharing limit of \$5,000, then no sharing until cost exceeds \$13,500, and then max \$236,500;

Classic: 100% after IUA, max of \$250,000

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 MediShare's PHCS network.

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, High Cholesterol

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

Maternity: Conception has to be after membership start date, 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 year, additional \$10,000 in the 2nd year, 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: Additional \$22/month

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



(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

Maternity: Conception has to be after 6 months of continuous membership.

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

DPC Membership fees can be reimbursed, the rates of which are subject to change by Liberty.



(8) Solidarity Healthshare

Pre-existing conditions: any conditions that existed in the prior 24 months, or requiring lifetime care

Cancer is considered pre-existing if requiring care in the prior 60 months

No sharing in 1st year, max \$25,000 for in the 2nd year, and max additional \$25,000 in the 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.