

	"Medi-Share" Christian Care Ministry	"CHM" Christian Healthcare Ministries	"Liberty HealthShare" Gospel Light Mennonite Church Medical Aid Plan	Samaritan Ministries	"MCS" Medical Cost Sharing	"Altrua HealthShare" Altrua Ministries	United Healthcare eHealth (non-ObamaCare Temporary Insurance)
Website	https://mychristiancare.org/medi-share/	http://www.chministries.org/	https://www.libertyhealthshare.org/	https://samaritanministries.org/	http://www.medicalcostsharing.com/	https://altruahealthshare.org/	https://www.ehealthinsurance.com
Level of Membership	Standard rate @ \$10K annual household portion	Bronze Level, plus Brother's Keeper add-on	Liberty Complete plus SAVNET	Family (2 adults, 2 children)	Plan D Platinum	Silver Advantage, Family Rate, 50-59yr	Short Term Medical Value Select A -- 58yr + 3 Family Members
Monthly Fee or Required Contribution	\$385	\$145	\$449	\$495	\$527	\$500	\$165
Deductible -- Self Pay	\$10,000 annual	\$5,000 per incident	\$1,500 annual per family	\$300 per incident	\$10,000 annual per person	\$3,500 per person per calendar year	\$12,500 annual
Maximum Benefit	No annual or lifetime limit	\$125,000 per illness, plus Brother's Keeper provides an additional \$100K per year for each year of membership.	\$1,000,000 per incident	\$250,000 per incident	\$200,000 annual limit	Lifetime Limit of \$1,000,000	30% co-pay after deductible, up to \$2,000,000
Membership Requirements (in addition to no tobacco, no illegal drugs, alcohol only in moderation, abstain from sexual immorality)	Members must attest to a personal relationship with the Lord Jesus Christ. A church leader may be interviewed to verify their testimony	Members must be Christians living by biblical principles. Attending group worship regularly	Members come together to share medical bills because they believe it's the right thing to do	Members must be professing Christians. Attend a Christian church regularly. They must be accountable to a pastor or other Christian church leader for the needs they submit	Members must follow biblical teachings. Attend Worship as regularly as your health permits.	Head of household must submit Commitment Form annually: Agreeing with Altrua ethical/religious beliefs statement.	No membership behavioral requirements. This is regular insurance, although not ObamaCare eligible -- so, you must also pay the annual IRS fine. Short term policy, only 90 days. May not be renewable.
Application Fee	?	?	\$135	\$200	?	\$125	?
Office-visit pay	\$35 for each office or hospital visit, or \$135 for every emergency room visit. This fee does not count toward the Annual Deductible.	Must pay until the deductible is reached (per incident)	Must pay until the deductible is reached (per incident)	Must pay until the deductible is reached (per incident)	Must pay until the deductible is reached (per incident). For emergency room visit, add \$250 co-pay.	The member pays \$35 to the licensed medical professional of their choice. The member is then responsible for 50% of allowed charges	Must pay until the deductible is reached (per incident). For emergency room visit, add \$250 co-pay.
Child Eligibility	Adult children until 23rd birthday, if otherwise eligible (adhere to the adult verification and testimony).	Adult children until their 26th birthday, if otherwise eligible, single, are your legal dependent.	Adult children until their 20th birthday, if otherwise eligible, single, are your legal dependent. Unmarried dependent age 20 to 26 years if full-time student	Adult children until their 26th birthday, if otherwise living in home or full-time student.	Adult children until their 26th birthday	Adult children up to 20th birthday, or up to 24th birthday if a full-time student.	Covers current enrollees -- 90-day plan only.

Payment Mechanics	Each month, Christian Care Ministry publishes the bills eligible for sharing and coordinates the direct sharing of medical costs between members. You will know each month whose bills your share is helping pay, and when you have eligible bills and your deductible met, Your fellow members will share bills and pray for you as well.	After CHM receives your medical bills, Member Advocate department reviews the bills to make sure that the maximum discount has been obtained and verifies discounts with your health care providers. CHM releases funds for sharing. You receive a check for total amount eligible. Takes 90-120 days from the date CHM receives your itemized bill(s) and completed paperwork.	ShareDirect bill payment system is used: This mimics regular insurance processing. Funds are automatically transferred for any eligible claims.	Members send proof of their medical expenses to the Samaritan Ministries office where they are evaluated according to the Guidelines. Qualified needs are shared among the members by being published in a monthly newsletter mailing, where each active member is asked to share in another member's medical need.	Unless there is a medical emergency, members should seek advice of MCS 24-hour on-call telephone physician. MCS Telemedicine physician may refer to a local health care professional that is in the PHCS network. Present membership card, and provider sends the bill electronically to MCS where experts negotiate lowest cost on behalf of member.	Once an eligible medical expenses is submitted, it is shared directly between member accounts.	Regular insurance processing cycle. But, since it covers very little, there isn't anything beyond presenting your insurance card, and then paying your bill.
Pre-existing Conditions Coverage	<p>No coverage for a chronic or recurrent medical condition (including new symptoms apparent after the application submission).</p> <p>Pre-existing conditions for which no treatment or medication received within past 36 months are eligible after one year up to \$100,000 limit. OR the Member has been faithfully sharing for 36 consecutive months.</p> <p>Pre-existing conditions for which no treatment or medication received within past 60 months are eligible after one year up to \$500,000 limit. OR the Member has been faithfully sharing for 60 consecutive months.</p> <p>High blood pressure or cholesterol that is controlled through medication or lifestyle will not be considered a pre-existing medical condition for purposes of determining eligibility for future vascular events.</p>	<p>All the health-sharing ministries have exclusions for pre-existing conditions. Each permits the pre-existing conditions to slowly expire -- no longer excluding claims for reimbursement -- that is, if the condition is not on-going.</p> <p>Check each specific plan for the voluminous, specific details. In short, none permit claims for on-going, prior-to-membership, conditions.</p>	<p>No coverage for a chronic or recurrent medical condition (including new symptoms apparent after the application submission).</p> <p>Pre-existing conditions for which no treatment or medication received within past 36 months are eligible after one year up to \$50,000 limit.</p> <p>No pre-existing limit during 2nd and 3rd year of membership. Thereafter, the condition may no longer be subject to the pre-existing condition sharing limitations.</p>	<p>All the health-sharing ministries have exclusions for pre-existing conditions. Each permits the pre-existing conditions to slowly expire -- no longer excluding claims for reimbursement -- that is, if the condition is not on-going.</p> <p>Check each specific plan for the voluminous, specific details. In short, none permit claims for on-going, prior-to-membership, conditions.</p>			?
Non-eligible Expenses	<p>Each ministry's non-eligible list is extensive, and contains slight variations. However, IN GENERAL, they exclude some services you may find with government-controlled insurance... Such as:</p> <p>Abortion, alcohol- and illegal drug-related, sexual diseases, sex change, criminal acts, out-of-wedlock maternity, occupational injuries, self-inflicted, breast augmentation, dental, fertility, sterilization, birth control, medical equipment, hearing aids, ADD...</p>						?

Other Info	sharing limited to \$100,000 for injuries sustained while riding a motorcycle			No expenses from injuries related to accidents involving three-wheel ATVs	<p>Provides one annual checkup visit for men, two for women.</p> <p>Includes maternity care after 18 months of membership.</p> <p>Vanishing deductible and return of fee programs exist</p> <p>Mental health eligibility may be available</p> <p>Health club discount program</p> <p>Uses Preferred Provider Network. If surgery is needed, MCS selects hospital</p>	<p>No coverage for aircraft-related needs.</p> <p>No coverage for an extensive list of sports/recreation activities.</p> <p>All other sport/recreation-related injuries are limited to \$5,000 coverage per year; This can be increased to \$25,000 for an annual \$300 fee.</p> <p>Coverage for recreational vehicle injuries limited to \$10,000 per need.</p>	?
Number of Members	300,000 (June 2017); 212,000 (June 2016)		65,000 (July 2016)	113,000 (2014)		10,000 (Aug 2017)	