



## HEALTH CARE SHARING MINISTRIES (HSM) – COMPARISON CHART

MINISTRY	Christian Healthcare Ministries	Christian Care Ministry (Medi-Share)	Liberty HealthShare Ministries	Samaritan Ministries
FEES/PRICES				
<b>Average Monthly Price – Single</b>	\$145/mo	\$143/mo	\$246/mo	\$163/mo
<b>Average Monthly Price – Family</b>	\$475/mo	\$422/mo	\$612/mo	\$390/mo
<b>Basis of Pricing</b>	Age, units, and levels (Bronze, Silver, Gold)	Age, units, and levels (AHP = Annual Household Portion)	Age, units, and levels (Unite, Connect, Essential)	Age, family status, and levels (Basic, Classic)
<b>Units</b>	Single person = 1 unit Mother & Father = 2 units All dependent children together = 1 unit Mother, Father, & all children = 3 units	Single = 1 Couple = 2 Family = 3+	Single = 1 sharing unit Couple = 2 sharing units of a household related by birth, marriage, or adoption Family = 3+ sharing units of a household related by birth, marriage, or adoption	Single = 1 Single Parent = 2+ Couple = 2 Family = 3+
<b>Price Levels</b>	Varies by age and grouping at each category. Gold (\$205 per unit) Silver (\$125 per unit) Bronze (\$85 per unit)  *Share Price Reduction for 65+	Varies by age and grouping at each category. AHP 3000 (\$99-\$875) AHP 6000 (\$79-\$733) AHP 9000 (\$67-\$581) AHP 12000 (\$53-\$426)  (AHP = Annual Household Portion)	Varies by age and grouping at each category. Liberty Unite: (\$259-\$1239) Liberty Connect: (\$209-\$939) Liberty Essential: (\$159-\$729)  *AUA (Annual Unshared Amount) must be satisfied and bill must be over \$200 to be eligible for sharing.  *\$50 additional monthly share amount (MSA) for each family member over 5 people	Varies by age and grouping at each category. Basic: Singles (1) - \$99-\$168 Single Parent (2+) - \$209-\$421 Couples (2) - \$209-\$337 Family (3+) - \$263-\$421 Classic Singles (1) - \$160-\$227 Single Parent (2+) - \$330 Couples (2) - \$454 Family (3+) - \$530-\$555  *Share Price Reduction for 65+ and Christian Students
<b>Share of each medical episode before ministry pays (Individual)</b>	\$500 for Gold \$2,500 for Silver \$5,000 for Bronze	\$3,000 in AHP3000 \$6,000 in AHP6000 \$9,000 in AHP9000 \$12,000 in AHP12000	Unite: \$1,000 Connect: \$1,000 Essential: \$4,000	\$400 per incident for Classic. \$1,500 per incident for Basic.
<b>Share of each medical episode before ministry begins paying (Family)</b>	\$500 for Gold \$2,500 for Silver \$5,000 for Bronze	\$3,000 in AHP3000 \$6,000 in AHP6000 \$9,000 in AHP9000 \$12,000 in AHP12000	Unite: Couple \$1,750/Family \$2,250 Connect: Couple \$2,000/Family \$3,000 Essential: Couple \$8,000/Family \$12,000	\$400 per incident for Classic. \$1,500 per incident for Basic.
<b>Cap on Sharing</b>	\$125,000 lifetime limit/medical incident. No limit/incident with <i>Brother's Keeper</i> add-on.	Limits per incident based on membership level. No annual or lifetime cap on sharing.	Unite: \$1,000,000 / incident Connect: \$1,000,000/incident - members pay a 15% co-share Essential: \$600,000/incident - members pay a 25% co-share	Classic – \$250,000/person/incident. Basic – \$236,500/person/ incident. No limit/incident with <i>Save to Share</i> . No lifetime cap on sharing.
<b>Administrative Fee</b>	None	Included in AHP Amount, along with \$2/month statement fee for maintaining the individual limited partner (LP) account.	In addition to the first 2 months of membership, An administrative fee is included in the Monthly Share Amount (MSA) - a fee not to exceed 12% of the MSA is used for administration beginning the third month of membership and following.	One month of sharing annually goes to administrative costs.

<b>Membership / Switch Level / Other Fees</b>	None. *No fee to switch levels Brother's Keeper members - Monthly \$20 fee (see "Other Programs")	\$2 one-time application fee. *\$75 non-refundable fee to switch levels.	\$135 application fee, \$75 annual renewal fee. *Written notice required 60 days prior to annual renewal date to switch levels.	\$200 one-time, non-refundable application fee. *\$100 non-refundable fee to switch levels. Save to Share members - Annual \$15 fee (see, "other programs")
<b>Secondary to Other Sources of Payment</b>	Yes	Yes	Yes	Yes
<b>MINISTRY</b>	<b>Christian Healthcare Ministries</b>	<b>Christian Care Ministry (Medi-Share)</b>	<b>Liberty HealthShare Ministries</b>	<b>Samaritan Ministries</b>
<b>EXCLUSIONS</b>				
<b>Entrance Criteria</b>	Must declare themselves to be Christians living by biblical standards. Website states members must: A. Live a Christian lifestyle. B. Attend worship regularly as health permits. C. Actively follow teachings of the NT in its entirety.	Must have verifiable Christian testimony indicating personal relationship with Christ, attend and actively support a fellowship of believers, not engage in pre-marital or extramarital sex, and cannot use tobacco or illegal drugs. Must not abuse legal drugs or alcohol.	Must subscribe to a Statement of Shared Beliefs (outlined in the guidelines), as well as adhere to five criteria of a Christian lifestyle: 1. No tobacco use in any form. 2. Follow scriptural teachings on the use alcohol. 3. Avoid abuse of prescription drugs. 4. Abstain from the abuse or use of legal or illegal drugs. 5. Exercise regularly and eat healthy foods.	Must be a professing Christian living by biblical standards. Attend church, abstain from alcohol or drink in moderation, abstains from illegal drugs, tobacco use, and sex outside of heterosexual marriage. A church leader verification must be submitted with application.
<b>Underwriting</b>	None. Members are not dropped nor prices increased for sickness or age.	Applicants who have a history of serious medical conditions(s), who are significantly overweight or who are at significant risk for major disease may not qualify for Medi-Share membership... Failure to disclose medical or lifestyle information that may disqualify the applicant may result in future termination of membership and needs not being shared.	All applicants must submit a detailed medical history. If one does not qualify due to medical reasons, the membership enrollment dues will be returned. All enrollment applications are subject to medical history review. If it is discovered that a member did not submit a complete and accurate medical history, a membership declination may be issued retroactively to his/her enrollment date. In such case, membership dues will not be refunded.	As long as membership requirements are met, no one will be refused on the basis of present health status. However, certain types of needs as outlined in the Guidelines are not eligible for sharing.
<b>Pre-Existing Conditions Policy</b>	Some sharing available at the <b>Gold</b> level based on years of membership. Costs for bills received to treat pre-existing conditions can be shared on the "Prayer Page" of the monthly newsletter. Other members may voluntarily contribute above regular monthly gift.	Members may share up to \$100,000/member/year (based on effective date) after 36 consecutive months of faithful sharing. Members may share up to \$500,000/member/year (based on effective date) after 60 consecutive months of faithful sharing.	Any condition at the time of enrollment that has evidenced symptoms, or received treatment or medication in the past 36 months. We share in pre-existing conditions according to the following schedule: First year: pre-existing condition is not eligible for sharing. Second and Third year: pre-existing is eligible for sharing up to \$50,000 combined both years. Fourth year and following years of continuous membership: the condition is no longer considered pre-existing.	Needs that result from a condition that existed prior to membership are only shareable if the condition has been symptom, treatment, and medication-free for 12 consecutive months. Some pre-existing conditions, such as cancer, heart conditions, and hereditary diseases, have a five-year period before they are eligible for sharing.
<b>Percent who apply who are not eligible</b>	0%. No one who can fulfill membership requirements is denied.	5%.	Data unavailable	0%. No one who can fulfill membership requirements is denied.
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<b>ACCESS</b>				
<b>Network</b>	None	Yes. Penalty – Members are additionally responsible for 20% of total charges when using non-PHCS providers.	None	None
<b>Access to Treatment</b>	CHM cannot share bills for a list of specific services and conditions listed in their Guidelines – some exceptions apply for accident-related needs.	Members have voted to not share expenses for a list of specific services and conditions listed in their Guidelines.	Liberty does not share medical expenses for a list of specific services and conditions listed in their Guidelines. This list includes, but it not limited to: abortion, contraceptives, sex changes, alcohol/drug rehabilitation, cosmetic procedures, dental care (except due to injury), eye care (except for ophthalmology), hearing aids or exams, infertility, medical marijuana, mental health services, etc.	Visits to licensed medical professionals, emergency rooms, hospitals, testing facilities, and outpatient surgery for lawfully-prescribed treatments by a licensed medical professional for injuries and illnesses are generally shareable. There are special rules and limitations for some services, and some services are not shareable as explained in their Guidelines.

<b>Access to alternative treatment?</b>	CHM cannot share bills pertaining to care from non-medical providers (chiropractic, psychologists, counselors, naturopaths, homeopaths, etc.)	Only if pre-approved in accordance with Medi-Share guidelines.	"Chiropractic care, acupuncture, osteopathic manipulative treatment and ancillary therapies are eligible for sharing up to \$50 per visit by a licensed provider with \$1,000 max share limit per member per year (inclusive of ALL ancillary services) and subject to AUA. Alternative treatment in place of standard medical care including any labs that are ordered to determine treatment, is eligible for sharing up to a \$1,000 max share limit per member per membership year (inclusive of ALL services) and subject to AUA."	Only with prior written approval from SM. Approval is based upon factors such as: the less invasive nature of proposed treatment, demonstrating that such treatment will prevent more costly conventional treatments, etc. Member must present the request in writing, answering various questions in detail.
<b>Maternity</b>	Maternity program available at no extra cost to Gold level members only. Sharing is limited to \$125,000 for qualifying bills of any single pregnancy (or unlimited sharing support when also a member of Brother's Keeper program.) Pregnancies must occur 30+ days after joining to be eligible for sharing.	Married pregnant Members with an AHP of \$3,000 or higher who have faithfully shared from the month of conception through the month of delivery are eligible for maternity sharing. Sharing is limited to \$125,000 for any single pregnancy event.	Mothers who have been a Sharing Member for at least six consecutive months prior to conception are eligible for sharing maternity expenses. Sharing is limited to \$125,000 per pregnancy (whether for a single or multiple birth pregnancy) and subject to the AUA.	A two-person membership, or its equivalent, is required for maternity sharing prior to conception. A maternity need will be shared at 100% after the IUA has been met and has a maximum shareable amount of \$5,000 for Basic members and \$250,000 for Classic members (or sharing beyond the maximum for Classic members also enrolled in <i>Save to Share</i> .)
<b>Medicare</b>	Yes, CHM works with Medicare. CHM members age 65+ must be enrolled in Medicare Parts A and B to receive full sharing eligibility. Otherwise, CHM shares up to 20% of total eligible medical expenses for CHM members who are not enrolled in Medicare.	Yes, Medi-share works with Medicare. Medi-share will provide sharing options through the Senior Assist Program for members age 65+ who enroll in Medicare Parts A and B.	Yes, Liberty works with Medicare. Medical bills must be submitted to Medicare before submitting them to Liberty. Needs do not qualify to share to the extent they are payable by another source. For 65+, this limitation includes needs that are payable by Medicare Parts A, B, C and/or D, whether the Sharing Member is enrolled in Medicare or not.	Yes, SM works with Medicare. No parts of Medicare are required for 65+ SM members and bills will still be eligible for sharing. If SM member is a part of Medicare, Medical bills must be submitted to Medicare before submitting them to SM.
<b>Medications / Prescriptions</b>	<b>CHMRx</b> prescription savings card with all memberships – No discount guarantee or set discount amount. Prescription bills only eligible for sharing at the Gold level membership.	Prescription discounts available through <b>Navitus</b> . Prescriptions are limited to six months of treatment for each medical condition over the lifetime of the Member. All eligible prescriptions are approved for sharing, if your AHP has been met.	Prescription discounts available through <b>HealthShareRx</b> . Prescription medications prescribed for treatment within the first 45 days after acute illness, are eligible for sharing subject to all other provisions of the Guidelines, including the AUA. Medications available over-the-counter are not eligible for sharing, regardless of whether a prescription is written.	Prescription Discount Card available through <b>CVS</b> . Recommended resources through <b>Good Rx</b> and <b>Genius Rx</b> . All inpatient Rx's shared. No Rx's for maintenance of chronic or recurring conditions shared. Prescribed medication for up to 120 days is shared. Some direct treatment Rx's outlined in the Guidelines are not subject to limitation.
<b>Telehealth</b>	Free 24/7 telehealth through <b>HealthiestYou</b> with all sharing levels	Free 24/7 telehealth through <b>MDLive</b> with all sharing levels.	\$40 Primary care and \$100 Specialty care telehealth visits available through <b>LibertyTeleHealth</b> .	Free 24/7 nurse line and email through <b>eDocAmerica</b> with all sharing levels. Doctor line - \$25/call – for urgent needs.
<b>Other programs</b>	<b>Brother's Keeper Ministry</b> to meet catastrophic needs beyond \$125,000 – funds limited based on sharing level. Membership is \$20/mo. <b>Senior Share</b> – 65+. <b>Prayer Page</b> – help with pre-existing conditions.	<b>Health Partnership</b> – Wellness Program. <b>Manna</b> – Short-term disability sharing. <b>Senior Assist</b> – 65+. <b>Health Incentive</b> – discounts for qualifying members based on health status. <b>Extra Blessings</b> – help with pre-existing conditions.	<b>Supportive Services</b> - Voluntary Wellness Program <b>Direct Primary Care (DPC) Membership</b> - Option to share a portion of DPC fees. <b>End of Life Financial Assistance</b> - Assistance for surviving family members of those who die after 24 months of uninterrupted membership.	<b>Save to Share</b> – for qualified needs above \$250,000 (Classic) or \$236,000 (Basic). Membership is \$15 annually. <b>Special Prayer Needs</b> – help with pre-existing conditions.
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<b>SHARING</b>				
<b>Largest Need Shared</b>	Data Unavailable. *No limit with Brother's Keeper Ministry.	\$9 Million in bills – \$2.6 Million after MSM-negotiated discounts	Data Unavailable.	\$3-4 Million
<b>Average Shared Per Month</b>	Data unavailable	\$50+ Million / month	\$20-25 Million / month	\$30+ Million / month

<b>Total Payments Shared to date (April 2022)</b>	>\$7 Billion since 1981	\$6 Billion since 1993	Data unavailable	Data unavailable
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<b>SERVED</b>				
<b>Serve missionaries?</b>	Yes, must have a U.S. address to apply.	Yes, must have a U.S. address, SSN, and driver's license.	Yes, must have a U.S. address, use English in communications, and utilize U.S. currency.	Yes, must have a state-side contact with name, phone/email, and U.S. address.
<b>Available to non-citizens</b>	Yes, must have a U.S. address to apply.	Not unless a permanent U.S. resident with a visa or green card and Social Security Number.	Yes, with name, U.S. address, and date of birth. Social Security Number is not required.	Yes, must have a state-side contact with name, phone/email, and U.S. address.
<b>Current # of Individuals Served</b>	450K members across America	400K members across America	Data unavailable	265K members across America
<b>Current # of Households Served</b>	Data unavailable	Data unavailable	Over 50,000 households across America	85,000
<b>Lowest # of Individuals Served</b>	300 (1982)	Approx. 1,700 (1993)	Data unavailable	20-25 (1994)
<b>Lowest # of Households Served</b>	100 (1982)	Approx. 500 (1993)	Data unavailable	10 (1994)
<b>MINISTRY</b>	<b>Christian Healthcare Ministries</b>	<b>Christian Care Ministry (Medi-Share)</b>	<b>Liberty HealthShare Ministries</b>	<b>Samaritan Ministries</b>
<b>PAYMENT PROCESS</b>				
<b>Waiting period after joining before a bill can be submitted</b>	No waiting period (restrictions for maternity)	No waiting period	For the first two months after the Enrollment Activation Date as a Sharing Member, medical expenses for any reason, other than accidents, acute illness or injury, are not eligible for sharing among members and do not apply towards the AUA.	No waiting period (restrictions for maternity)
<b>Average wait before payment begins after a bill is submitted</b>	"In general, eligible medical needs are shared by CHM members in the order they are received at the [CHM] office. It takes <b>70-85 days</b> to process needs."	"From the date a need is approved for sharing, it takes <b>60-90 days</b> for the bill to be shared by other members. Approval process itself takes approx. <b>30 days.</b> "	"The average time is about <b>90-120 days</b> for bills in the submitted for sharing stage."	"It takes <b>60-90 days</b> to process needs after submission to SM."
<b>Bill submitted to HSM by whom?</b>	Member	Medical Professional	Member or Medical Professional: Members are to notify Liberty HealthShare IN ADVANCE by contacting the prenotification department for any services, procedures, or diagnostics, except in the case of true emergencies.	Member
<b>Payment method</b>	Member gifts are sent directly to CHM and placed into a highly-audited escrow account before distribution to other members.	Members pay Medi-Share via an individual LP account.	Members send gifts through a secure online site directly to the <i>ShareBox</i> of another member in need. The first 2 mo, shares are sent to HSM for administrative costs.	Members send gifts directly to other members in need as instructed by SM - 11 mo/yr. Gifts are sent to SM 1 mo/yr for admin costs.
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<b>OTHER INFO</b>				
<b>Share Payment Tax-Deductible as Donation, or Medical or Insurance Expense?</b>	Not tax-deductible (some state exceptions); however, all "extra giving" above the minimum monthly gift qualifies as a charitable contribution.	Not tax-deductible (some state exceptions).	Not tax-deductible.	Not tax-deductible (some state exceptions); However, all 'extra donations' (such as Special Prayer Needs...) made through the office as a 501©3 ministry are tax deductible."

<b>Extra Sharing Gifts from members</b>	Members regularly send the ministry extra gifts to be used for members with needs ineligible for sharing.	Monthly publication lists members with needs ineligible for sharing. <b>Extra Blessing Gifts</b> can be sent directly to members on the list, or sent to the ministry where they are distributed monthly on a prorated basis.	Members and non-members are welcome to contribute funds which will be applied and/or used for sharing wherever Liberty HealthShare determines funds ought to be directed.	Needs that do not meet the Guidelines may be eligible for publication as <b>Special Prayer Needs</b> . Other members may choose to donate gifts toward published prayer needs.
<b>Balancing Needs with Available Sharing Dollars</b>	"We pay all eligible needs submitted for sharing. A larger amount of bills presented can cause the stream to go slower but we are committed to sharing all eligible needs."	"100% of eligible needs are shared."	"Whether or not any member receives assistance from other members for medical expenses, members are always liable for their own medical decisions and the expenses that may accrue as a result. Members remain ultimately responsible to pay their bill."	"If all needs cannot be met, we use a prorating method to evenly distribute the burden. A need will not be prorated more than \$2,500." Healthcare Bluebook database available to help members determine fair prices in their area.
<b>Negotiated Discounts by HSM or member?</b>	Member; Use of CHM Reductions Department for large bills.	Member; Medi-Share for large bills	Member; "We do have negotiation advocates that help with some of those larger bills."	Member; Use of SM Provider Relations Team for large bills.
<b>Leadership</b>	Board of Directors	Board of Directors	Board of Directors	Board of Directors
<b>Rules</b>	A Board of directors approves adjustments based on policy and mission.	Members vote on Medi-Share Guidelines.	A majority vote of the Board of Directors is used for guideline changes and assessments.	A combination of Membership voting and Board of Directors approval is used for guideline and monthly share changes.
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<b>STATE STATS</b>				
<b>Serving in how many States</b>	50	50	47	50
<b>States where insurance department is making operations difficult</b>	None	None	Pennsylvania, New Mexico, Washington State	None
<b>State with most subscribers/members</b>	Data unavailable	Texas, Georgia, Florida	Data unavailable	Texas
<b>State with least subscribers/members</b>	Data unavailable	Data unavailable	Data unavailable	D.C., Mariana Islands, Virgin Islands, Puerto Rico, Hawaii, Rhode Island
<b>MINISTRY</b>	<b>Christian Healthcare Ministries</b>	<b>Christian Care Ministry (Medi-Share)</b>	<b>Liberty HealthShare Ministries</b>	<b>Samaritan Ministries</b>
<b>IDENTIFICATION</b>				
<b>Start Year</b>	<b>1981</b>	<b>1993</b>	<b>1995</b>	<b>1994</b>
<b>Location</b>	Ohio	Florida	Ohio	Illinois
<b>Website</b>	www.chministries.org	www.mychristiancare.org	www.libertyhealthshare.org	www.samaritanministries.org
<b>FAQ web page</b>	https://www.chministries.org/resources/faqs/	https://www.medishare.com/faqs	https://www.libertyhealthshare.org/faq	https://samaritanministries.org/resources/faq
<b>Phone</b>	<b>800-791-6225</b>	<b>800-772-5623</b>	<b>855-585-4237</b>	<b>877-764-2426</b>

*All information gathered from ministry websites or direct responses to CCHF questions from ministry staff April-July 2022. Updated media Fall 2022*

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