

7 REASONS
WHY
MODERN
HEALTHSHARING
IS BETTER
THAN
INSURANCE

7 Reasons Why Modern HealthSharing Is Better Than Insurance

Discover why Modern HealthSharing offers better, more affordable healthcare for millions of Americans



This special report is presented by John Barrett. Learn more about John, and how to contact him at the end of this special report.

Before I give you the top **7 Reasons Modern HealthSharing Is Better Than Insurance**, let's take a look at what HealthSharing is, and how Modern HealthSharing differs from traditional HealthSharing plans.

What Is HealthSharing?

HealthSharing, often known as Health Care Sharing Ministries (HCSM) is based on the Christian tradition of voluntarily helping others in need, and sharing one another's burdens. Participation in a HCSM involves signing a statement of shared beliefs.

Traditional HCSMs

On the more traditional side are companies such as Medi-Share and Samaritan Ministries, which essentially limit themselves to evangelical Christians with very theologically specific statements of beliefs and behaviors that you are required to conform to or your plan is canceled.

Additionally, your pastor may be contacted to check your attendance in church and other private matters.

In a traditional HCSM, each month your contribution is matched with another's eligible medical bills. You will know every month whose bills you are paying, and when you have eligible bills, your fellow members will be sending money to you. You negotiate payment for your bills with the healthcare provider on your own, pay the bill, submit a form to your HCSM, and later receive payment from your fellow members, who know exactly what medical condition you are being treated for.

Many people, myself included, are not comfortable with publicly revealing their private and sometimes embarrassing medical information.

Modern HealthSharing

HealthSharing ministries go back many centuries and have been only for the most devout and conservative Christians. However, beginning in 2012, some HealthSharing plans have modernized to allow all Americans to become members, regardless of their faith, religion, sexual preferences, and marital status. Rather than sharing costs only with members that share similar religious beliefs, modern HealthSharing members share beliefs about:

- Belief in God, not any particular God
- People have a fundamental right to worship God in their own way
- Helping our fellow man when in need based on our available resources
- A duty to live a healthy lifestyle
- Fundamental right to direct our own healthcare

By utilizing strong PPO networks, medical costs are negotiated at contracted, significantly discounted rates. Members are not required to negotiate their own medical payments.

Your contributions are made directly to the HealthSharing plan's escrow account, rather than sending your contribution to a different member each month

HealthSharing plan pays the providers directly, no need to file a claim or seek reimbursement from the HealthSharing plan after paying bills out of pocket, as in the traditional HCSM.

Your medical privacy is maintained. No other member of the Modern HealthSharing plan will ever be informed why you are seeking medical attention.

Everyone is approved for membership as long as they agree with the statement of beliefs. Medical records are not required, no height and weight restrictions

Other Benefits Of Modern HealthSharing

- Open to all faiths, religions, and denominations, not only for evangelical Christians
- Modern HealthSharing programs operate similarly to insurance, if you didn't know it was healthsharing you might think it was a health insurance plan
- Tobacco users are allowed, however, they contribute \$60 more each month and have 12 months to quit
- Same-sex marriages are accepted
- You will not be kicked off the plan if your daughter becomes pregnant out of wedlock, unlike the strict Biblical interpretations of more restrictive traditional HCSMs.
- Newer plans offer limited coverage for pre-existing conditions and don't have blanket exclusions

- Only work with licensed health insurance agents to offer their products
- Require that licensed insurance agents carry Errors & Omissions coverage to provide protection if benefits and coverage are misrepresented by the agent.
- Have partnered with marketing organizations that have vast insurance industry experience to provide a more streamlined, efficient process that is not disruptive to the member
- Market and position themselves as providing affordable healthcare solutions as an alternative to traditional insurance versus faith-based ministries that are based on rigorous biblical values, beliefs, and behavior.

Top 7 Reasons *Modern* HealthSharing Is Better Than Insurance

Reason #7

No Annual Rate Increases

Each year, health insurance rates become increasingly unaffordable under the ACA. Data from eight states show that in the ACA marketplace, premiums for the popular “silver” insurance plans are set to rise 18 percent in 2019 – after a 12 percent increase in 2018. That’s a 30 percent increase in just two years’ time. To make matters even more financially challenging, silver plans are purchased by more than 70 percent of customers who obtain coverage on the ACA-run health exchanges.

The Future Looks Even Worse!

HealthSharing plans, take the guesswork and anxiety out of rising health care rates. Members do not face automatic, annual rate increases mandated by the government. Instead, they offer plans that remain consistently affordable, no matter how the tides change politically. HealthSharing plans to service their members, not politicians, high paid CEOs, and special interests.



“The working middle class that are not getting subsidies got hit hardest in 2018 and would be hit hardest in 2019,”

Peter V. Lee
Executive Director, Covered CA

Reason #6

Only Pay for the Medical Services You Need

Under the ACA, essential health benefits cover treatment and procedures that are often completely non-essential to individual members of health care plans. From maternity plans to drug and alcohol treatment programs, many benefits are paid for by individuals who will never utilize these services (such as single men, or individuals who do not require substance abuse treatment programs).

With a HealthSharing plan, you only pay for the health care services you and your family need. You are not required to financially provide benefits for individuals whose lifestyles and choices do not align with your own. You have the freedom to focus on your own health and the health of your loved ones.

Reason #5.

Enroll Year-Round - No Qualifying Event Needed

We all know that life happens. And sometimes, life doesn't conveniently coincide with the open enrollment period. It doesn't line up with open enrollment deadlines. With a Modern HealthSharing plan, you don't need to sign up during the brief enrollment period, or when you have a qualifying event like getting married or having a baby. Instead, you have the freedom to obtain coverage as early as the day after enrolling.

Reason #4

No Government Involvement In Your Healthcare

With HealthSharing, you are free from the politics of supporting those who don't support you. You and your family have the freedom to receive health care the way you want it, when you need it.

No Proof of Income or Other Documentation Necessary

HealthSharing plans are built on a shared sense of trust. That's just one of the reasons why we never ask you to share personal information.

Many healthcare plans require their members to submit sensitive data, such as proof of income and other personal information. Such data can unnecessarily result in biased care options. With the Modern HealthSharing plans, you are never asked reveal to share anything other than your commitment to good health.

Reason #3

No Shareholders Looking to Profit, No Huge Salaries For Management: This Means Lower Costs To You!

Since the passage of the ACA, individuals, and families often struggle under the financial demands of the program. Meanwhile, huge multi-billion dollar health insurance corporations reap substantial financial gains from the expensive monthly premiums members are required to pay.

And, with share buybacks and dividends, shareholders profit significantly. Yet what about the individuals and families who pay for healthcare? How do they benefit?

“The CEOs of 70 of the largest U.S. healthcare companies cumulatively have earned \$9.8 billion in the seven years since the Affordable Care Act was passed, and their earnings have grown faster than most Americans’ during that time, according to an Axios analysis of federal financial documents.”

With a Modern HealthSharing plan, your money goes to your health care – not to lining the pockets of shareholders and paying huge salaries and bonuses to fatcat corporate executives.

Because **Health Sharing plans are non-profit**, finances aren’t diverted to shareholders in the form of dividends. Instead, finances are used to support the mission of providing health coverage. It’s that simple.

Reason #2

Access To The Best Doctors and Hospitals.

You have to be careful here, as not every Health Sharing plan works similarly. We strongly suggest you speak to a Certified HealthShare Advisor when considering a HealthSharing plan, as they are experts in considering the pros and cons of each plan for you.

The presenter of this report, John Barrett is a Certified Health Share Advisor. Contact information for John is at the end of this special report.

The Modern HealthSharing plan I most commonly suggest uses the PHCS network, which is the biggest and best in the USA. See the graphic below for PHCS highlights.

Multiplan PHCS Network



You get access to over a million healthcare providers, so your existing doctor is probably in the network. You get access to the best hospitals in the nation.



PHCS network has 18 of the 20 best hospitals in America, including:

1. Mayo Clinic, Rochester, Minn.
2. Cleveland Clinic
3. Johns Hopkins Hospital, Baltimore
4. Massachusetts General Hospital, Boston
5. UCSF Medical Center, San Francisco
6. University of Michigan Hospitals and Health Centers, Ann Arbor
7. Ronald Reagan UCLA Medical Center, Los Angeles
8. New York-Presbyterian Hospital, N.Y.
9. Stanford Health Care-Stanford Hospital, Stanford, Calif.
10. Cedars-Sinai Medical Center, Los Angeles
11. Barnes-Jewish Hospital, St. Louis
12. Northwestern Memorial Hospital, Chicago
13. UPMC Presbyterian Shadyside, Pittsburgh
14. University of Colorado Hospital, Aurora
15. Thomas Jefferson University Hospitals, Philadelphia
16. Duke University Hospital, Durham, N.C.
17. Mount Sinai Hospital, New York
18. Mayo Clinic Phoenix

Reason #1

“Health Sharing Ministries Save Families \$20,000 Per Year”

Forbes, June 20, 2016

There is more to choosing your health coverage plan than merely money, as we've discussed in the previous reasons to consider Health Sharing. But costs for Obamacare are skyrocketing, and you owe it to your family to at least consider the alternatives.

For most people, you can get better coverage, and better treatment, at about **half the cost of Obamacare.**

Who Should NOT Consider Health Sharing

Health Sharing plans are not for everyone!

Here's a quick list of people who should not join a Health Sharing plan:

- If you are pregnant or planning a pregnancy in your family soon.
- If you have a very serious pre-existing condition.

- If you are receiving generous ACA subsidies, and are happy with the costs of your health insurance
- If you are totally happy with the cost of your health insurance

It's also important to note that Health Sharing plans are NOT insurance, they are alternative healthcare coverage plans. They can be better than Obamacare for many people, but certainly not everyone.

That's why you should always consult with someone who knows all the issues around both health insurance and modern HealthSharing plans.

Call Now To Learn More
(626) 689-7654

John Barrett



As a health insurance broker, I offer creative strategies in three areas:

The self-employed, and other individuals, who may be required to provide their own health insurance, and income protection from disability or illness.

Business owners, and professional firms on their group employee benefits, and assist in the compliance

with the Affordable Care Act (Obamacare).

Seniors in their choice of Medicare Supplement, Part D drug plans, and Medicare Advantage plans.

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