



Faith Based Sharing Ministries

Also known as Faith Based Sharing Program or Healthcare sharing ministry.
At Move Health Partners, we partner with Medi-Share.



FACTS

In a healthcare sharing ministry, members follow a common set of religious or ethical beliefs and contribute — typically monthly — a payment, or share, to cover the qualifying medical expenses of other members. A healthcare sharing ministry will then either match paying members with those who need funds for health care costs or pool all of the monthly shares and administer payments to members directly. Healthcare sharing ministries have long maintained that they are not health insurance companies and do not guarantee payment for members' medical claims. Since they do not meet the federal definition for health insurance, they are not subject to the consumer protections of the Affordable Care Act. Under the ACA, members in healthcare sharing ministries are exempted from the federal individual mandate, but the law does not dictate how states may regulate them.



MEDI-SHARE SPECIFIC INFORMATION

In order to join Medi-Share, a consumer must agree to the guidelines laid out by the program they are looking to enroll in. With Medi-Share specifically, the member must agree to a "Statement of Faith" as well as agree to live a "Christian Lifestyle" as outlined in the member guidelines. Medi-Share is a good fit for individuals or families that do not have chronic or ongoing pre-existing conditions or medications. Medi-Share (MS) does not decline membership based on pre-existing conditions.

However, those conditions will not be "shareable" until an individual has been a member for 36 consecutive months. For consumers with minor conditions such as high blood pressure or cholesterol Medi-Share may still be a good fit. Some health risks/conditions may require membership in Medi-Share's Health Partnership Coaching Program, which will add \$99 to the members monthly share. In a lot of cases Medi-Share is still the most cost effective option for consumers compared to the Affordable Care Act Marketplace Plans.



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OTHER PROS OF MEDISHARE INCLUDE BUT ARE NOT LIMITED TO:

- Medi-Share uses a nationwide PPO Network. PHCS is the largest PPO network in the US with over a million providers.
- Currently Medi-Share has over 350,000 members nationwide
- Medi-Share is a not for profit company, each member has access to their financial report and has voting rights to shape the program.
- There are no annual or lifetime sharing limits on non-pre existing conditions.
- Medi-Share shares in the cost of pregnancy, labor & delivery, and they will also provide up to \$4,600 to help with adoption costs.
- Medi-Share memberships also include \$0 consultation for MDLive (telemedicine) at MDLive.com. They also offer short term counseling services through their telemental health program.

Why Choose Us?

Advisors across the country trust our team of experts to help their clients find the right plan to meet their financial goals.

Get in Touch