

*****NEWS RELEASE*****

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PART THREE IN A SERIES ABOUT THE MYTHS OF HEALTH CARE SHARING
MINISTRIES

The Alliance of Health Care Sharing Ministries Dispels the Most Common Myths About Health Care Sharing

WASHINGTON D.C. — Many myths surround Health Care Sharing Ministries, so much so that *The Alliance of Health Care Sharing Ministries* (*The Alliance*, ahcsm.org) has compiled a list of myths and realities.

Recently, *The Alliance* addressed the first five myths about Health Care Sharing Ministries:

- 1) ***Medical providers won't treat me and my family if I don't have health insurance.*** (Not true; members have received billions of dollars in services from health care providers around the country, with the expenses shared by other members.)
- 2) ***Health Care Sharing Ministries are like health insurance.*** (No, they are not. Members share directly with other members rather than transferring risk to a central third party.)
- 3) ***A "big need" would "break" a Health Care Sharing Ministry.*** (Members have been sharing needs since 1981, handling many "big needs" over the years, from open heart surgery to long-term journeys through cancer treatment.)
- 4) ***Not enough people will send money to a member with a need, so the need will go unmet.*** (Health Care Sharing Ministry members have an organized process of assigning the appropriate number of members and their contributions for each need.)
- 5) ***Members of Health Care Sharing Ministries contribute to the rising cost of health care because their uninsured members don't have access to insurance discounts.*** (Health Care Sharing Ministry members share hundreds of millions of dollars per year in health care expenses among millions of individuals in all 50 states. Members often pay negotiated or cash prices significantly lower than billed charges.)

"For decades, Health Care Sharing Ministries have provided Christians with solutions for managing the high cost of health care cost along with the encouraging and healing power of community," said Katy Talento, executive director of The Alliance "Health Care Sharing Ministries have worked hard to educate and raise awareness about their unique approach, including addressing inaccuracies and misunderstandings. The health care landscape is changing rapidly, and The Alliance is helping to bust these myths and give people a true picture of Health Care Sharing."

The ACA recognized that Health Care Sharing Ministries had enabled hundreds of thousands of faith-centered people to honor God through their health care and come together as a community to share each other's medical expenses. Those communities have now grown to more than a million Americans.

Every month, members contribute a set amount to be provided to other members to pay their medical bills. Each ministry does this differently—some have an online sharing technology system to transfer funds between members, while others facilitate the mailing of individual checks from member-to-member. When members go to the doctor, hospital, or incur a medical cost, they submit the bill to their community through the ministry. Expenses that meet the ministry’s guidelines are shared by the community and payment from other members are made to the family in need, or directly to the doctor.

Here are three more myths about health care sharing and realities:

MYTH #6: Health care sharing ministries are not regulated.

REALITY: HCSMs are regulated as charities in their home states under each state’s charity laws and each state’s attorney general, and by the Federal government as 501(c)3 charities under the authority of the Internal Revenue Service. While Health Care Sharing Ministries are not subject to state health insurance laws (because they are not health insurance), that doesn’t mean these ministries aren’t subject to any laws.

MYTH #7: Health insurance = health care.

REALITY: While this might not necessarily be a myth about Health Care Sharing Ministries, it’s closely related and a common misconception of those just learning about Health Care Sharing Ministries. Health insurance and health care are not synonymous. Health care is obtaining a service from a medical provider. Health insurance is contracting with a third party to assume partial liability for payments for those services, in exchange for monthly premiums. Too often, enrollees in health insurance find out that their out-of-pocket costs are so high or their provider network is so narrow that their insurance policy isn’t the safety net they thought it would be. On the other hand, just because you don’t have health insurance doesn’t mean you don’t have health care.

Most Health Care Sharing Ministries encourage members to see any doctor that they choose, and submit their bill for sharing to the community. Others offer nationwide networks to their members. A number of ministries will negotiate lower cash prices on their members’ behalf to ensure that costs are kept low for the entire membership.

MYTH #8: People won’t send money to people they don’t know.

REALITY: Studies have shown that Christians are the most generous people on earth, giving abundantly of their time and treasure to strangers in need as a matter of love and duty to God. Health Care Sharing Ministry members send millions of dollars each month to people they usually don’t know. It can be difficult for someone who doesn’t believe in Christ and the Bible to understand why someone would want to send money to another person they don’t know, let alone trust that a person they don’t know will send money to them when they have a medical need. However, Christians who live according to the instructions of the Scriptures understand their responsibility to help those in need and trust that they will be treated the same in their time of need. Health Care Sharing Ministries believe that ultimately God is the One Who provides—often through His children. They live in community, depending on one another for many aspects of life, and health care is a natural extension of their life of faith.

To see the previously “busted” myths in the series, [click here](#).

Founded in 2007 and headquartered in Washington, D.C., *The Alliance of Health Care Sharing Ministries* was established as a 501(c)(6) trade organization to represent the common interests of Health Care Sharing Ministries which are facilitating the sharing of health care needs (financial, emotional, and spiritual) by individuals and families, and their participants. *The Alliance* engages with federal and state regulators and

policy makers, members of the media, and the Christian community to provide accurate and timely information about Health Care Sharing Ministries.

Learn more about *The Alliance of Health Care Sharing Ministries* visit www.ahcsm.org or follow the ministry on [Facebook](#) or [Twitter](#).

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