

**\*\*\*NEWS RELEASE\*\*\***

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## ***The Alliance of Health Care Sharing Ministries Highlights the Difference between Insurance and Health Care Sharing Ministries***

WASHINGTON D.C. — Since its inception in 2007, *The Alliance of Health Care Sharing Ministries (The Alliance, [ahcsm.org](http://ahcsm.org))* has endeavored to represent the common interests of Health Care Sharing Ministries and their members. These organizations are dedicated to finding a better way for Christians to share in healthcare expenses while working to control rising medical costs through price transparency for medical services of health care sharing ministry members.

As opposed to health insurance, Health Care Sharing Ministries engage in voluntary sharing and not a contractual transfer of risk; they are not insurance. Health Care Sharing Ministries are under the oversight and general regulation of the Internal Revenue Service, state Departments of Revenue, Secretaries of State and the states' Attorneys General since they are 501(c)(3) charities. Since 1994 to 2021, legislation has been passed in 31 states recognizing that HCSMs are not insurance or subject to the state's insurance code.

Today, more than 1.5 million Americans have turned to Health Care Sharing Ministries. And since 2019, more than \$2 billion of medical expenses have been shared by members of Health Care Sharing Ministries in all 50 states.

***“Health Care Sharing Ministries offer a Biblical way of sharing health care needs that otherwise would represent insurmountable burdens for the uninsured people who join these ministries,” says Katy Talento, executive director of The Alliance of Health Care Sharing Ministries. “These are ministries that help their members to share in each other’s medical expenses without having to resort to health insurance, which might mean sending subsidizing procedures or medications for other policyholders that violate their deeply-held religious beliefs.”***

Highlighting the difference between health care sharing and health insurance is foundational to the mission of *The Alliance*. The members and the leadership of Health Care Sharing Ministries work together to freely determine what type of medical expenses its members will share, a stark contrast to the insurance model under which many states and the Affordable Care Act require health insurance companies to cover medical procedures or services that violate Biblical teaching—with some states requiring coverage of abortion and the ACA covering abortifacients.

The dedication to a Biblical foundation is paramount for *The Alliance* and another way its members are distinguished from traditional health insurance. *The Alliance* has a mission to protect the Religious Liberty of its member ministries to practice their religious convictions in health care.

One Health Care Sharing Ministry member wrote:

*“For many years we paid so much for our medical insurance, including high monthly premiums, high annual deductibles and high office visits. We are a one-income family with a photography business. We were apprehensive about joining a Health Care Sharing Ministry because it was a faith walk. We ‘took the plunge’ a few years ago and it has been a blessing.”*

*“It’s personal, it’s 100 percent pro-life, it’s our faith lived out in community,” Talento continued. “I think that’s what authentic Biblical community is: caring for one another, praying for one another, bearing one another’s burdens, encouraging one another.”*

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 on Health Care Sharing Ministries.

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

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