

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

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The Alliance of Health Care Sharing Ministries Exposes Myths and Realities About Health Care Sharing

WASHINGTON D.C. — Will my doctor treat me if I don't have health insurance? What if I have a very large medical need? Is health care sharing contributing to the rising cost of health care?

These are a few of the misconceptions that *The Alliance of Health Care Sharing Ministries (The Alliance, ahcsm.org)* encounters when it comes to the myths about Health Care Sharing Ministries.

The ACA recognized that Health Care Sharing Ministries have 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.

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

“For decades, Health Care Sharing Ministries have worked hard to educate and raise awareness about their unique solution for high health care costs, including addressing inaccuracies and misunderstandings,” stated Katy Talento, executive director of The Alliance. “As the health care landscape changes rapidly, The Alliance serves to infuse doses of reality that bust these myths and give people a true picture of Health Care Sharing.

Some of the most common myths include the following:

MYTH #1: Medical providers won't treat me and my family if I don't have health insurance.

REALITY: This myth is proven wrong every day, as members of Health Care Sharing Ministries have shared billions in medical needs since their inception. That sharing would not happen if there weren't bills to submit. In

other words, the fact that needs have been submitted means that members went to doctors or other health care providers, were treated and received bills, which they then submitted for sharing.

Health Care Sharing Ministry members are often “cash-pay” patients, and because the provider avoids insurance paperwork, many have come to appreciate, and even prefer, Health Care Sharing Members. Members also receive significant medical cost discounts for being direct pay patients in many cases. Other ministries enter into contracts that provide access for their members to pre-agreed prices for care.

MYTH #2: Health care sharing ministries are like health insurance.

REALITY: Because Health Care Sharing Ministries are not health insurance, health care sharing does not work like health insurance. Rather than make premium payments to an insurance company, members are sharing directly with other member families who have submitted needs that qualify for sharing. Health Care Sharing Ministries are arrangements in which Christians assist one another with medical expenses through voluntary giving.

In fact, 31 states have laws clarifying that these ministries are not providing health insurance and not subject to state health insurance requirements—requirements that would undermine their ministry approach. One critical distinction for Health Care Sharing Ministries, unlike health insurance, is that need sharing is not based on what members can receive financially if they have a need in the future, but on how members can help others with the needs they have right now, as outlined in Acts 20:35.

MYTH #3: A “big need” would “break” a health care sharing ministry.

REALITY: Health Care Sharing Ministries have always understood the reality of health care costs. Members of Health Care Sharing Ministries have been sharing needs since 1981, when the oldest ministry began, and are seeing God provide not only for financial needs totaling more than a hundred million dollars every month, but also for physical, emotional and spiritual needs. Health Care Sharing Ministries have handled many “big needs” over the years, from open heart surgery to long-term struggles through cancer treatment.

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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