

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

For Immediate Release
December 27, 2021

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PART TWO 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. — 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 questions arising from misconceptions *The Alliance of Health Care Sharing Ministries (The Alliance, ahcsm.org)* encounters when it comes to 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.

"In an ever-changing health care landscape, many are researching Health Care Sharing Ministries—and for good reason," commented Katy Talento, executive director of The Alliance. "The Alliance works to infuse doses of reality that counter some of the more common myths and misconceptions about health care sharing. The truth is that more than a million Health Care Sharing Ministry members are sharing billions of dollars of health care expenses each year, being treated by many thousands of top doctors, and standing as a firewall against the rising cost of health care."

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 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 is made to the family in need, or directly to the doctor.

A few of the most common myths include the following:

MYTH #4: Not enough people will send money to a member with a need, so the need will go unmet.

This myth is sometimes raised because of a mistaken assumption that some Health Care Sharing Ministries simply let people know a member has a need and then wait to see who responds.

Reality: The *Alliance of Health Care Sharing Ministries*' members have an organized method of assigning the appropriate number of members and their contributions for each need. Some ministries have a technology platform that matches member contributions to the member in need, automatically. Others use an email process that shows the member in need who has been matched to them and allows them to report back to the ministry when a matched contribution is missing so that it can be replaced by the ministry matching another member's contribution.

MYTH #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.

Reality: 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. While studies show that uninsured people are typically *charged* more than what insurance companies pay for the same services, Health Care Sharing Ministries help their members obtain cash discounts that can be significantly lower than commercial insurance "discounts." They also help members identify price-transparent providers who charge all patients lower than other providers. members' bills are paid in a timely manner with shares that are lower than typical insurance premiums. Members help meet the health care needs of others and often pay negotiated prices that are lower than originally offered by health care providers.

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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