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

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**Health Care Sharing Ministries offer members freedom and significant cost savings**

***Katy Talento****: ‘People need to know that a million Americans are avoiding secret hospital price-gouging by switching to a Health Care Sharing Ministry’*

**WASHINGTON D.C.** — Americans who notice that hospitals and health insurance carriers collude to take advantage of patients are responding to this arrangement by deciding to join a Health Care Sharing Ministry.

Stories abound about hospitals overcharging patients and insurance carriers. For instance, one woman needed a biopsy when she felt a strange lump in her breast. After the hospital refused to give her a price upfront, the hospital’s online “Patient Payment Estimator” showed her that an uninsured patient would owe about $1,400 for the procedure. Assuming that since she had insurance her price would be cheaper, she went ahead with the procedure, only to find out that her insurance was charged $17,979, including lab work, pharmacy charges, and sterile supplies. Her insurance in-network negotiated rate was $8,424.14, of which the insurance company paid the hospital $3,254.47. The patient was billed a staggering $5,169.67, the balance of her deductible.

***“Why are we taken aback at the unfair predatory pricing in hospital bills, not to mention other medical services?” said Katy Talento, executive director of Alliance of Health Care Sharing Ministries (The Alliance,*** ***ahcsm.org******). “You get what you pay for. Insurers pay hospitals to deliver high-priced stuff to sick people. So it’s no surprise that we get more and higher-priced stuff done to sicker and sicker people. Until we rebuild a system where we pay doctors and hospitals to keep people healthy, millions of patients every year will continue to be victims of price-gouging, inappropriate care and worse clinical outcomes.”***

Unfortunately, it’s not uncommon for uninsured patients — or any patient willing to pay a cash price — to be charged far less for a procedure than patients with health insurance. For Americans with high-deductible plans, using insurance can lead to a far bigger expense than if they had been uninsured or just paid cash in advance.

Cash prices paid by many Health Care Sharing Ministry members are almost always lower than prices charged to patients with health care insurance.

***“Cash prices, especially those negotiated by a Health Care Sharing Ministry, can often be much lower than prices charged to insurance plans,” Talento said. “People need to know that tens of thousands of Christians are reducing hospital overcharges by switching to a Health Care Sharing Ministry where they pay cash prices for services and enjoy a supportive faith community to stand with them in their hour of need.”***

Founded in 2007 and headquartered in Washington, D.C., ***the Alliance of Health Care Sharing Ministries*** is a 501(c)(6) trade organization representing the common interests of Health Care Sharing Ministry organizations 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, members of the media, and the Christian community to provide accurate and timely information on medical cost sharing.

To 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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**To interview a representative from *The Alliance of Health Care Sharing Ministries,* contact** **Media@HamiltonStrategies.com****, Beth Harrison, 610.584.1096, ext. 105, or Deborah Hamilton, ext. 102.**