

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

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## **Insured or not, more Americans than ever find it harder to afford medical care expenses**

*‘With costs out of control and increasing, Health Care Sharing Ministries offer an attractive alternative,’ says AHCSM Executive Director Katy Talento*

**WASHINGTON** — Inflation is taking a huge bite out of family budgets, and rising medical expenses are a big part of it. “U.S. health care spending grew 4.1 percent in 2022, reaching \$4.5 trillion or \$13,493 per person,” [reports](#) the Centers for Medicare and Medicaid Services.

Health care spending now accounts for nearly 20 percent of GDP, according to the CMS. Indeed, [federal spending on Medicare](#), Medicaid and ACA subsidies to insurance companies now exceeds the entire discretionary budget of the U.S. government.

The federal agency forecasts that national health expenditures will soar to nearly \$7 trillion by 2030. Out-of-pocket costs will rise by an average of 4.6 percent annually through 2030 to reach 9 percent of total spending. These costs make families suffer unnecessarily.

*“Health Care Sharing Ministries are more important than ever in this time of raging, budget-busting inflation,” says Katy Talento, executive director of the Alliance of Health Care Sharing Ministries ([Alliance.org](http://Alliance.org)). “With costs out of control and rates for health insurance increasing, Health Care Sharing Ministries offer an attractive alternative.*

*“These ministries have worked hard for decades to educate and raise awareness about their unique solution for high health care costs,” Talento says. “As the health care landscape changes rapidly with continued pressure on family budgets, we urge people of faith to consider a Health Care Sharing Ministry.”*

The root cause is an insurance-driven, broken health care system.

Reform is desperately needed, Pavani Rangachari, a professor of health care administration and public health director of the Master of Healthcare Administration program at the University of New Haven in Connecticut, [told The Epoch Times](#).

### **Going Without Care**

In 2022, about one-third of U.S. adults skipped or postponed medical care due to cost, according to a Federal Reserve survey released in May 2023.

“Providers can charge much more for the same services to private insurers versus public plans like Medicaid,” Ms. Rangachari said. “Plus, there is much unnecessary testing. Each test, procedure, or patient visit triggers a separate payment,” she said.

“This has led payments to be based on volume rather than value, incentivizing doctors and hospitals to focus on sickness and its endless revenue streams rather than promoting health and preventing illness,” she told The Epoch Times.

A [2023 AARP analysis](#) found that Medicare drug list prices had more than tripled since their introduction to the market. The Inflation Reduction Act enables Medicare to negotiate lower prices and limit out-of-pocket costs for beneficiaries.

However, the act’s provisions don’t extend to the private health insurance market.

*“Why are we taken aback at the unfair predatory pricing in hospital bills, not to mention other medical services?” Talento says. “Cash prices, especially those negotiated by a Health Care Sharing Ministry, can often be much lower than prices charged to insurance plans.”*

*“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,” she 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 health care sharing.

To 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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