

AN INDIVIDUAL ACA COMPLIANT HEALTH CARE SOLUTION



SHARED HEALTH  
ALLIANCE

THE REBIRTH OF HEALTHCARE

# FINANCIALLY CRIPPLING THE AMERICAN FAMILY

Average Annual Premium



"PREMIUMS FOR EMPLOYER SPONSORED HEALTH INSURANCE PLANS TO RISE IN 2016"  
- Ellen Chang Oct / 2015

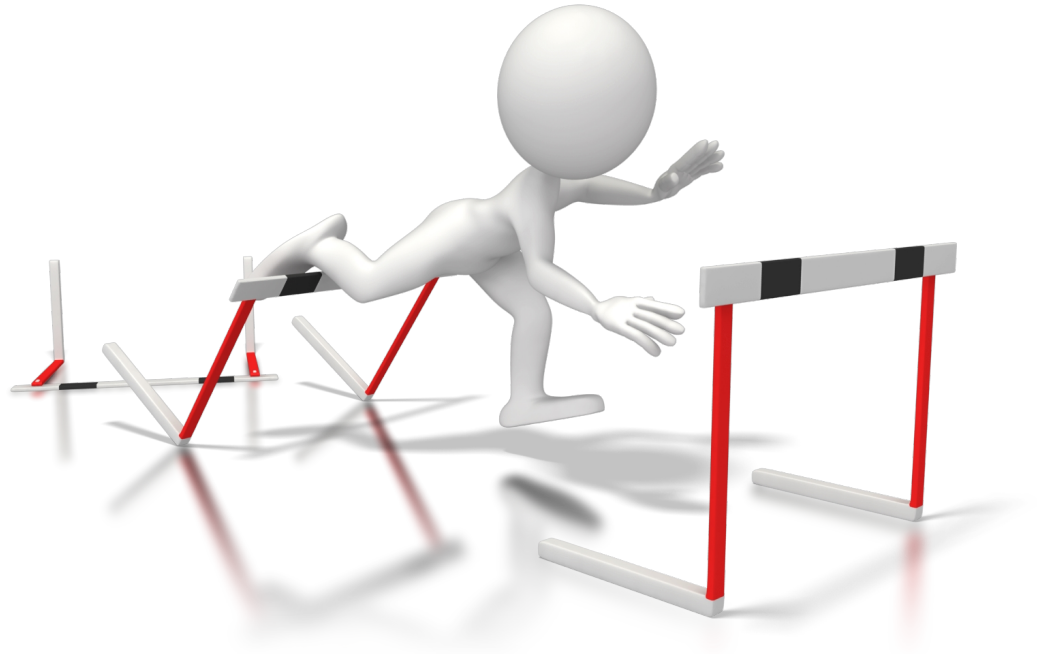


# THE FINANCIAL HURDLE OF RISING DEDUCTIBLES

67%  
surge  
Since 2010

\$5,700

Average Annual  
Deductible for 2016  
ACA Marketplace plans



HOPE IS HERE!

# HEALTH SHARE PROGRAMS



*The Faith-based solution to healthcare*



# SO WHAT IS A HEALTH SHARE PROGRAM?



# WHAT IS A HEALTH SHARE PROGRAM?

Health Share Programs are

- ACA approved – No Penalty
- nonprofit 501(c)3
- voluntary cost sharing membership groups
- people with like-minded values
- share in each other's medical bills
- Reimburse for Medical Expenses Including Catastrophic



# WHAT IS A HEALTH SHARE PROGRAM?

Health Share Ministries have been in existence since 1981.

Over **\$1 billion** dollars in medical **needs** have been met through health share programs.

No end in sight to rising cost of health care = Need for alternative way of accessing care

Use different terminology

| HEALTH SHARE PROGRAM    |        | TRADITIONAL MAJOR MEDICAL |
|-------------------------|--------|---------------------------|
| Contribution            | —————→ | Premium                   |
| Personal Responsibility | —————→ | Deductible                |
| Need                    | —————→ | Claim                     |



# WHO IS A FIT FOR THIS PROGRAM?

Every organization has their own set of qualifications, but most commonly, some of the rules include...

- ✓ Rates for tobacco and non-tobacco users
- ✓ Don't abuse alcohol, illegal drugs or prescriptions drugs
- ✓ Are generally healthy and lead a healthy lifestyle
- ✓ Attend group worship regularly if health permits
- ✓ Allow for entry to Christian and non-Christians alike (depending on organization)
- ✓ Anyone tired of overpaying for health insurance





# WHAT DO HEALTH SHARE PLANS HAVE TO DO TO MEET THE AFFORDABLE CARE ACT REQUIREMENT?

Excerpt from H.R. 3590: U.S. Patient Protection and Affordable Care Act [26 U.S.C. §5000A(d)(2)(B)(ii); p. 128]:

(2) Religious exemptions

(B) Health care sharing ministry.

(i) In general: Such term [note: “term” refers to “penalty”] shall not include any individual for any month if such individual is a member of a health care sharing ministry for the month.

(ii) Health care sharing ministry: The term “health care sharing ministry” means an organization:

(I) which is described in section 501(c)(3) and is exempt from taxation under section 501(a),

(II) members of which share a common set of ethical or religious beliefs and share medical expenses among members in accordance with those beliefs and without regard to the State in which a member resides or is employed,

(III) members of which retain membership even after they develop a medical condition,

(IV) which (or a predecessor of which) has been in existence at all times since December 31, 1999, and medical expenses of its members have been shared continuously and without interruption since at least December 31, 1999, and

(V) which conducts an annual audit which is performed by an independent certified public accounting firm in accordance with generally accepted accounting principles and which is made available to the public upon request.





A NEW WAY TO  
HEALTH SHARE

HEALTH  
CARE AT  
40-60%  
SAVINGS

## EXPERIENCE THE REBIRTH OF HEALTHCARE

SHARED HEALTH ALLIANCE combines essential insurance benefits and services with health share programs to bring you and your family a complete healthcare solution. The Shared Health Alliance plan becomes a part of your Health Share program, fortifying it, so you can confidently move away from the traditional insurance model knowing you have all the protection you need.

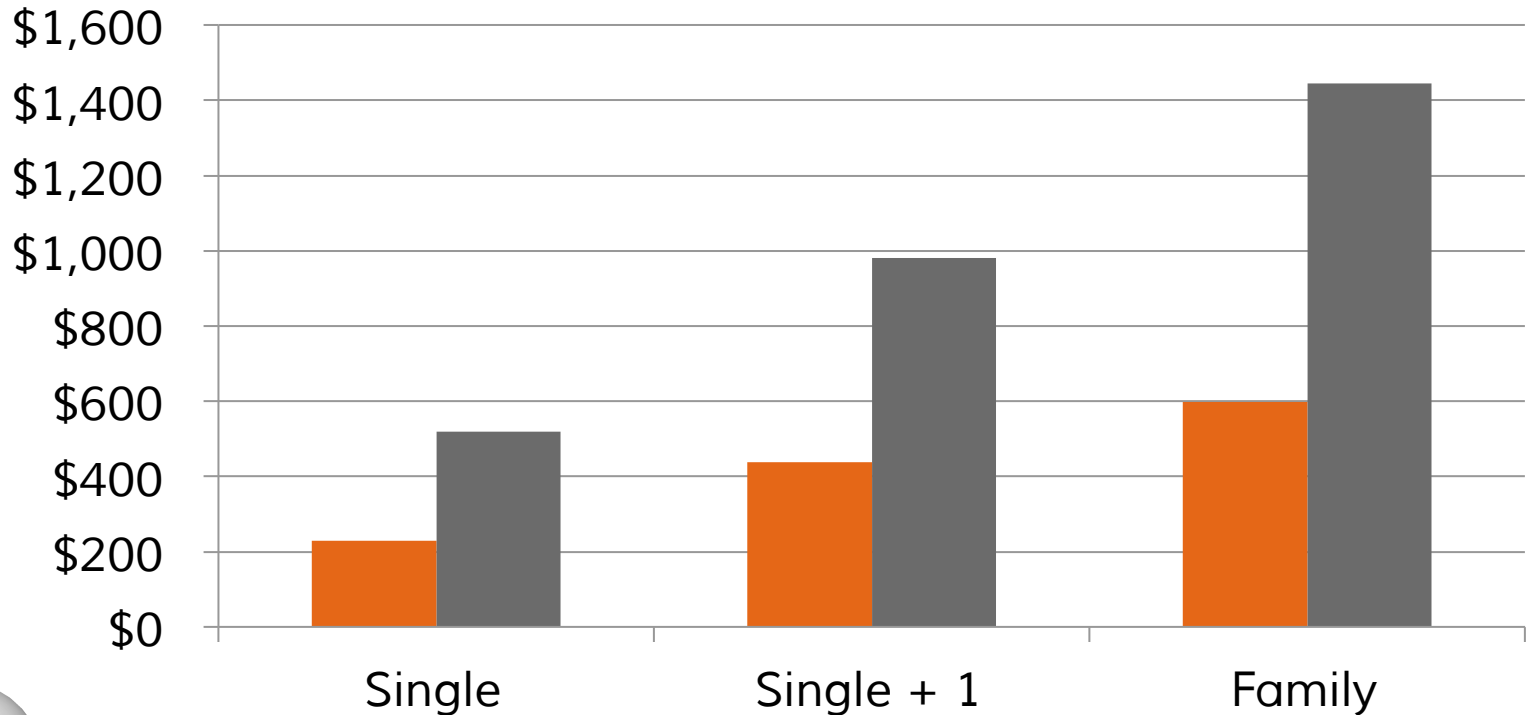
- ACA COMPLIANT
- ENJOY ACCESS TO UNLIMITED LIFETIME MEDICAL REIMBURSEMENT
- LOW \$500 MEMBER RESPONSIBILITY (LIKE A DEDUCTIBLE)
- PROVISIONAL MEMBERSHIP OPTIONS FOR CERTAIN HEALTH RELATED RISKS
- FINALLY AN OPTION TO GET OUT OF THE OBAMACARE CRISIS

### SAMPLE MEMBERSHIP RANGES

|            |              |
|------------|--------------|
| Single     | \$243/month* |
| Single + 1 | \$443/month* |
| Family     | \$625/month* |

\*Includes estimated monthly membership fee for several different health share programs. Rates illustrated are based upon current published fees and are controlled by the Health Share Organization. SHA is paid separately from your health sharing program and can be used in conjunction with your health share program. You do not need to be a member of a health share to access the benefits of SHA. Likewise, a SHA membership is not required to be a health share member.

# HUGE FINANCIAL RELIEF FROM EXPENSIVE TRADITIONAL HEALTH INSURANCE



■ Health Share w/ C-DASH    ■ Average Major Medical

- Average Single Savings = \$289/month
- Average Single +1 Savings = \$544/month
- Average Family Savings = \$847/month





## HEALTH SHARE OFFERS REIMBURSEMENTS SIMILAR TO MAJOR MEDICAL PLANS

### YOU HAVE FOUND RELIEF FROM HIGH-COST HEALTH CARE

#### ILLUSTRATION OF HEALTH SHARE PROGRAM BENEFITS

##### Member Responsibility (works like a deductible)

\$500 per person – 3 per family

##### Hospitalization (inpatient/outpatient)

Reimbursed same as any other illness (after \$500 Responsibility is met)

##### Surgery – In and out patient

Subject to \$500 member responsibility

##### Prescriptions – Incident Related

##### Physical Therapy/Home Health Care

Up to 45 visits per incident included in most health share programs – subject to \$500 Responsibility

##### Doctor's Office Visits

Subject to \$500 Responsibility per person (if possible – utilize \$0 co-pay telemedicine)

##### Sample Non-Exhaustive List Covered Expenses

Abdominal pain, Back Problems (not chiropractic), blood disorders, broken bones, cancer, carpal tunnel, cataract removal, diabetes, Imaging, Diverticulitis, Endoscopy, colonoscopy, female health issues, gallbladder, gastrointestinal, heart, hernia, hip/knee replacement, hypertension, infections, injuries from accidents, hemorrhaging, Kidney/gallstones, lung, liver, kidney, pancreas, maternity, medically necessary reconstructive surgery, muscle problems, neurological disease, pneumonia/influenza, podiatry, stroke, ulcers, urology

|                  |             |
|------------------|-------------|
| Annual Benefit   | \$1,000,000 |
| Lifetime Benefit | Unlimited   |
| ACA Compliant    | Yes         |

\*Read and understand the guidelines for each health share program before selecting the one you think is right for you and your family.

There are several very good health share ministries. Shared Health Alliance can help you understand the differences and guide you as you choose the program that is right for you and your family, but the choice is up to you alone. Shared Health Alliance is not paid a commission by any Health Share Ministry.

Shared Health Alliance Programs support health share members by providing access to multiple programs that help make health share programs better, such as \$0 co-pay doctor access, co-pay drug card, wellness programs, accident benefit programs, cancer insurance, critical illness, disability, vision, dental, as well as multiple discount health access programs. (all where available)



# SHA MEMBERSHIP

ALL BENEFITS LISTED BELOW AT A LOW MONTHLY COST

## TELEMEDICINE

\$0 Copay and unlimited use. Consult with a US-based, licensed doctor over the phone, tablet, or computer. They can diagnose non-emergent, medical conditions and prescribe medication when needed.

## ACCIDENT MEDICAL INSURANCE

Up to \$2,500 benefit is available in the event of a covered accident, on a per occurrence basis with a \$100 deductible per event. This is secondary coverage.

## MEDICAL BILL SAVER

Have hospital bills totaling over \$400? Let our Bill Saver team work on your behalf to reduce what you owe.

## PERSONAL HEALTH DASHBOARD™

The wellness tools you need. A personal portal with a wealth of health, fitness and nutrition information. Access Health Risk Assessments and Road to Wellness programs.

## LEGAL AND FINANCIAL ADVISORS

Talk with a network attorney or financial consultant by phone for as long or as many times as you need, or in person for 30 minutes free!

## ONLINE WORKLIFE RESOURCES

In-depth resources and guides for daily issues from adoption to college planning, elder care, disaster relief, emergency care and more.

## PRESCRIPTION DRUG PROGRAM

Copay prescription drug plan with a \$200 monthly max benefit. \$10 Generic/ \$35 Preferred Brand/ \$75 Non-Preferred Brand. Specialty Brand and Compounds are not covered, but may be eligible for discounted pricing.

## ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Helps pay a lump sum in the event of a covered accident. Specifically, these covered accidents are ones that could not be foreseen and are fatal or dismembering. \$5,000 Benefit.

## HEALTH ADVOCACY/BENEFITS GATEWAY

Quickly connect to all your benefits. Our benefits experts can direct you to the right benefit, help you find the right provider, or untangle medical bills. All of this at one convenient toll free number.

## THERAPY PHONE CONSULTANTS

Speak directly with highly educated, vetted & trained consultants who are ready to listen and help guide you through life's challenges

## DISCOUNT PROGRAM

Our Discount Program includes access to savings for Dental (Powered by Aetna Dental Access®), Hearing, Vision, Labs, Diabetic supplies, MRI & CT Scans, Alternative Medicine, Chiropractic, and Durable Medical Equipment. (More details on back.)

\*Accident, AD&D, and Rx benefits are not available in AK, CO, CT, ME, MD, MN, MT, NH, NY, OR, SD, WA.

\*\*Telemedicine is not available in AR.



# SHA MEMBERSHIP DISCOUNT PROGRAM

INCLUDED WITH YOUR  
SHA MEMBERSHIP

## DENTAL POWERED BY AETNA DENTAL ACCESS®

Save 15% to 50% per visit\* in most instances at over 195,000\*\* available dental practice locations nationwide. Save on dental services such as cleanings, X-rays, crowns, root canals, fillings, and specialty dental care such as orthodontics and periodontics.

## VISION

Savings at over 20,000 vision providers nationwide including chains and local retailers. Members save 10% to 60% on glasses, contacts, laser surgery, exams and even designer eyewear.

## LAB TESTING

Save 10% to 80% off typical costs of routine lab work. Test categories include allergies, vitamin and cholesterol levels, liver function, fertility, thyroid and more.

## DURABLE MEDICAL EQUIPMENT

Save 20% to 50% on walking aids, wheelchairs, scooters, hospital beds, bathroom safety, orthopedic products and more. Supplies are shipped directly to your home.

## DIABETIC SUPPLY

Members get 60% off average retail prices and free shipping on all packages, and an extra 15% off any single order item.

## CHIROPRACTIC

Members get relief from back and joint pain, headaches and more with no limit on the number of visits at over 3,000 chiropractors nationwide. Free initial visit and savings of 30% to 50% on X-rays, diagnostic services and treatments.

## ALTERNATIVE HEALTH

Save 10% to 30% on health and wellness needs with over 40 specialties and 43,000 practitioners nationwide. Includes Acupuncture, Massage Therapy, Nutritional Counseling, Biofeedback, Hypnotherapy, Reflexology and more.

## HEARING AIDS

Receive a free initial screening and save 35% at retail locations nationwide. Two-year supply of hearing aid batteries and two-year warranty, with a one-time replacement for loss or damage. Unlimited follow-up care for cleaning and checkups with purchase.

## MRI & CT SCANS

Members save 40% to 75% on usual charges for MRI and CT Scans at thousands of credentialed radiology centers nationwide. Members are referred to a certified radiologist based on condition, preferences and location.

**The DISCOUNT PROGRAM is NOT insurance.** The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00. The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and medical or ancillary service received. It contains a **30 day cancellation period**, provides discounts only at the offices of contracted health care providers, and each member is obligated to pay the discounted medical charges in full at the point of service. Discount Medical Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 671309, Dallas, TX 75367-1309, 800-800-7616. Website to obtain participating providers: MyMemberPortal.com. Not available to FL or VT residents.

\*Actual costs and savings vary by provider, service and geographical area.. \*\*As of May 2016.

The discount program provides access to the Aetna Dental Access® network. This network is administered by Aetna Life Insurance Company (ALIC). Neither ALIC nor any of its affiliates offers or administers the discount program. Neither ALIC nor any of its affiliates is an affiliate, agent, representative or employee of the discount program. Dental providers are independent contractors and not employees or agents of ALIC or its affiliates. ALIC does not provide dental care or treatment and is not responsible for outcomes.

Discount Lab Work Benefit is not available to HI, MA, MD, ND, NJ, NY, RI, SD or VT residents.



# SHA MEMBERSHIP RATES

ALL THE PROTECTION YOU NEED AT 40-60% SAVINGS

|           | HEALTH SHARE* | SHA MEMBERSHIP | TOTAL    |
|-----------|---------------|----------------|----------|
| SINGLE    | \$150.00      | \$93.00        | \$243.00 |
| SINGLE +1 | \$300.00      | \$143.00       | \$443.00 |
| FAMILY    | \$450.00      | \$175.00       | \$625.00 |

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\*Health Share rates are enrolled and paid separately from your SHA membership. Health Share rates illustrated are samples based upon current published fees and are controlled by the Health Share Organization. Rates may vary by age.



# HEALTH SHARING MINISTRY COMPARISON

|   | LIBERTY DIRECT   |                     | CHRISTIAN HEALTHCARE MINISTRIES  | MEDI-SHARE   | SAMARITAN  |
|---|--|---------------------|--|--|--|
| LEVELS  | Under 30   | Over 30             | GOLD   | Sample 40 Year Old   | N/A  |
| MEMBER RESPONSIBILITY<br>(LIKE A DEDUCTIBLE)  | \$500/yr (per unit)  | \$500/yr (per unit) | \$500/yr (per unit)  | \$1,250  | \$300 (per unit)<br>Can be reduced if discounts obtained   |
| Shared Health Alliance member benefits are bill separately and not included in the rates below. |  |                     |  |  |  |
| MONTHLY COST  |  |                     |  |  |  |
| SINGLE  | \$149  | \$199               | \$150  | \$341  | \$220  |
| SINGLE + 1  | \$249  | \$299               | \$300  | \$500  | \$440  |
| FAMILY  | \$399  | \$449               | \$450  | \$733  | \$495  |
| ANNUAL FEES,<br>APPLICATION FEES  | \$125 Yr 1, \$75 Yr 2 +  |                     | No annual fee or application fee   | \$125 setup fee, \$50 application fee  | No annual fee, \$200 application fee   |
| MONTHLY PAYMENT   | send to Liberty to distribute for sharing                            |                     | send to CHM to distribute for sharing  | send to Medi-Share   | send direct to Members   |
| AVAILABILITY  | all states   |                     | all states   | all states   | all states   |
| REFERRAL PROGRAM  | \$100 gift card  |                     | one month credit per referral  | \$100 gift card  | \$180 credit   |
| SHARING TIMELINE  | 30-45 days typically   |                     | 90-120 days typically  | 30-60 days typically   | 30-60 days typically   |
| WHO SENDS BILLS   | patient or provider sends bills to Liberty                           |                     | patient sends bills to Ministries  | PHCS Network provider sends bills  | patient sends bills / forms to   |
| SHARING LIMITS  | \$1,000,000 per incident<br><br>Unlimited Lifetime                   |                     | 1 \$125,000/incident (regular membership)<br><br>Brothers Keeper program for costs above \$125,000 (unlimited at the gold level)<br><br>No lifetime limits | Unlimited Annual<br><br>Unlimited Lifetime   | 1 \$250,000/incident (regular membership)<br><br>2 Save to Share program for everything above \$250,000.<br><br>3 No lifetime limits                 |
| PRESCRIPTION DRUGS  | Prescriptions 45 days before and after each related medical incident |                     | incident related drug costs are shared<br><br>No monthly maintenance drug coverage   | All drugs related to an incident/treatment <u>and</u> those as part of hospital treatments are shared plus four calendar months of maintenance drugs | All drugs related to an incident/treatment <u>and</u> those as part of hospital treatments are shared plus four calendar months of maintenance drugs |
| PHONE NUMBERS   | 888-991-4885   |                     | 800-791-6225   | 800-772-5623   | 888-268-4377   |
| WEBSITE   | libertydirect.org  |                     | chministries.org   | mychristiancare.org  | samaritanministries.org  |



# HEALTH SHARING MINISTRY COMPARISON

|                                    | LIBERTY DIRECT  | CHRISTIAN HEALTHCARE MINISTRIES   | MEDI-SHARE  | SAMARITAN   |
|------------------------------------|---|---|---|---|
| <b>PRE-EXISTING CONDITIONS</b>     | <p>Step up plan for pre-existing conditions</p> <p>year 1, not eligible for sharing</p> <p>year 2, up to \$25,000.</p> <p>year 3, up to \$50,000.</p> <p>After that no longer preexisting</p> | <p>Step up plan for pre-existing conditions (Gold plan only, must be maintenance mode, not actively being treated)</p> <p>year 1, up to \$15,000.</p> <p>year 2, another \$10,000.</p> <p>year 3, another \$25,000.</p> <p>After that no longer preexisting</p> | <p>year 1-3, not eligible for sharing</p> <p>If the condition has been considered "cured" with no treatments or symptoms for 36 months - \$100,000 max</p> <p>If the condition has been considered "cured" with no treatments or symptoms for 60 months - \$500,000 max</p> | <p>If the condition has been considered "cured" with no treatments or symptoms for 12 months, it's no longer pre-existing.</p> <p>For cancers and heart conditions the timeframe is 5 years</p> <p>Type 1 diabetes is always considered pre-existing.</p> <p>New, unrelated cancers are shared right away, even if you had a different cancer previously.</p> |
| <b>SMOKERS ALLOWED</b>             | YES   | NO  | NO  | NO  |
| <b>PROVISIONAL MEMBERSHIP</b>      | Yes - conditions such as heart disease,   | No  | No  | No  |
| <b>MUST BE A CHRISTIAN TO JOIN</b> | No  | Yes   | Yes   | Yes   |
| <b>JOINING WHILE PREGNANT</b>      | Will not share maternity expenses if pregnant prior to joining. Cap of \$125,000 for complications to the Newborn for maternity expenses when mother became pregnant after joining.           | CHM has no sharing for expenses related to existing pregnancies, and those expenses also cannot be shared on the Prayer Page. Members must have a due date of 300 days after joining in order to be eligible for pregnancy sharing.                             | Will not share maternity expenses if pregnant prior to joining.   | Samaritan will share the portion equal to the amount of shares paid in during the pregnancy (eg: \$405 x 6 mo = \$2430 shareable). Any extra bills can be shared as special prayer needs.   |

For additional and updated information on health sharing benefits, please visit the websites of these medical sharing organizations



## INDIVIDUAL SUPPLEMENTAL PROGRAM OPTIONS

ASK YOUR  
AGENT FOR  
DETAILS!

### ACCIDENT COMPANION

\$2,500-\$10,000  
Benefit Options  
Available

### CRITICAL ILLNESS DIRECT

\$10,00-\$100,000  
Benefit Options  
Available

### CANCERWISE®

\$20,000-\$50,000  
Benefit Options  
Available

### PPO DENTAL

100% Preventive  
Two Options  
Available

### PREMIER VISION

\$0 Copay Eye  
Exam  
\$10 copay  
Lenses

### ACCIDENT DISABILITY

\$500-\$2,500  
Benefit Options  
Available

OPTIONS LISTED ABOVE ARE BASED ON STATE AVAILABILITY.  
CHECK WITH YOUR BROKER.

Available  
1/1/2017



# SHARED HEALTH ALLIANCE

HEALTHCARE REBORN

[WWW.SHAREDHEALTHALLIANCE.COM](http://WWW.SHAREDHEALTHALLIANCE.COM)