

# Comparison Guide to Health Sharing Plans

Keep in mind, in some cases, the prices provided are estimates - you must contact the provider and provide your details for a specific quote.

	Liberty ( <a href="#">website</a> )			Christian Health Ministries (CHM)( <a href="#">website</a> )	Samaritan Ministries ( <a href="#">website</a> )		Medi-Share ( <a href="#">website</a> )	AlieraCare ( <a href="#">website</a> )	Altrua ( <a href="#">website</a> )
Plan (column) / Feature (rows)	complete choice	Plus	Share	Gold /Silver / Bronze plans	Basic Plan	Classic Plan	One, plan, but many choices in deductibles	Value, Plus and Premium Plans	They have 4 plans (combined below)
Overview	If you have no pre-existing conditions, especially cancer, within 5 years, Liberty could be the best option at the cost.			Although their monthly shares are low, since their deductibles are "incident-based" , it could become costly.	Samaritan seems very complex, does not cover preventative care, and you must negotiate prices with the doctor or provider.		Medi-Share seems like a pretty good option if you are generally healthy, especially when paired with their upgrade. But it doesn't cover preventative care.	AlieraCare is more like traditional insurance, with 3 plans and 3 deductible levels for 9 different combinations, focused on preventative care, minor doctors visits and catastrophic.	They have a 2 tier deductible. After the 1st deductible is met, the plan pays 75%, after the 2nd, it pays 100%. They use different age ranges than the others, too.

[Type text]

<http://consumershealthcareguide.org/healthsharingplans.php>

[Type text]

		Liberty (website)			Christian Health Ministries (CHM)(website)	Samaritan Ministries (website)		Medi-Share (website)	AlieraCare (website)	Altrua (website)
Plan (column) / Feature (rows)		complete choice	Plus	Share	Gold /Silver / Bronze plans	Basic Plan	Classic Plan	One, plan, but many choices in deductibles	Value, Plus and Premium Plans	They have 4 plans (combined below)
Single	Total monthly share (age 18-29)	\$299	\$274	\$262	\$150 / \$85 / \$45	\$100	\$160	Roughly \$50 to \$200 (depends on exact age and the deductible you choose)	\$142 to \$266	Ages 0 to 39: ranges from \$100 to \$269
Single	Total monthly share (age 30-64)	\$299	\$224	\$199	\$150 / \$85 / \$45	\$140	\$220	Roughly \$100 to \$600 (depends on exact age and the deductible you choose)	\$175 to \$490	Ages 40 to 49: ranges from \$100 to \$269. Ages 50 to 59: \$100 to \$363 Ages 60 to 64: \$100 to \$470.
Single	Total monthly share (age over 64)	\$299	\$274	\$262	\$150 / \$85 / \$45	\$100	\$160	Roughly \$50 to \$200 (depends on exact age and the deductible you choose)	N/A	Not covered
Couple	Total monthly share (age 18-29)	\$349	\$374	\$381	\$300 / \$170 / \$90	\$200	\$440	Roughly \$55 to \$350 (depends on exact ages and the deductible you choose)	\$260 to \$370	Ages 0 to 39: ranges from \$150 to \$403
Couple	Total monthly share (age 30-64)	\$399	\$324	\$299	\$300 / \$170 / \$90	\$280	\$440	Roughly \$150 to \$900 (depends on exact ages and the deductible you choose)	\$319 to \$683	Ages 40 to 49: ranges from \$150 to \$444. Ages 50 to 59: \$150 to \$625 Ages 60 to 64: \$150 to \$820.

[Type text]

[Type text]

		Liberty (website)			Christian Health Ministries (CHM)(website)	Samaritan Ministries (website)		Medi-Share (website)	AlieraCare (website)	Altrua (website)
Plan (column) / Feature (rows)		complete choice	Plus	Share	Gold /Silver / Bronze plans	Basic Plan	Classic Plan	One, plan, but many choices in deductibles	Value, Plus and Premium Plans	They have 4 plans (combined below)
Couple	Total monthly share (age over 64)	\$349	\$374	\$381	\$300 / \$170 / \$90	\$200	\$440	Roughly \$55 to \$350 (depends on exact ages and the deductible you choose)	N/A	Not covered
Family	Total monthly share (age 18-29, and kids)	\$479	\$504	\$529	\$450 / \$255 / \$135	\$250	\$495	Roughly \$170 to \$800 (depends on exact ages & deductible you choose)	\$357 to \$513	Ages 0 to 39: ranges from \$150 to \$403
Family	Total monthly share (age 30-64, and kids)	\$529	\$454	\$429	\$450 / \$255 / \$135	\$350	\$495	Roughly \$200 to \$1,000 (depends on exact ages and the deductible you choose)	\$439 to \$947	Ages 40 to 49: ranges from \$150 to \$444. Ages 50 to 59: \$150 to \$625 Ages 60 to 64: ranges from \$150 to \$820.
Family	Total monthly share (age over 64, and kids)	\$479	\$504	\$529	\$450 / \$255 / \$135	\$250	\$495	Roughly \$170 to \$800 (depends on exact ages and the deductible you choose)	N/A	Not covered
1	One-time fees (plus any annual dues in the row below)	None, just the \$135 annual fee below	None, just the \$135 annual fee below	None, just the \$125 annual fee below	It looks like there are none.	One time startup fee \$200 Non Refundable (plus the annual dues below)		Medi-Share applicants pay a one-time, non-refundable \$50 application fee. New members pay	\$125 non-refundable application fee	All new members pay a \$100 application fee and a \$25 fee that goes to

		Liberty (website)			Christian Health Ministries (CHM)(website)	Samaritan Ministries (website)		Medi-Share (website)	AlieraCare (website)	Altrua (website)
Plan (column) / Feature (rows)		complete choice	Plus	Share	Gold /Silver / Bronze plans	Basic Plan	Classic Plan	One, plan, but many choices in deductibles	Value, Plus and Premium Plans	They have 4 plans (combined below)
										a one-time \$120 member fee that is paid with the first monthly share payment (does not apply to Senior Assist members). There is also a one-time fee of \$2 for setting up your sharing account.
2	Annual additional dues or fees	\$135 first year, \$75 in future years	\$135 first year, \$75 in future years	\$125 first year, \$75 in future years	It looks like there are none.	First year fee is also 2 shares (2 month's "premium", future years are 1 month's share)		None.	None	None
3	Coverage	Eligible bills up to \$1,000,000	Eligible bills up to \$125,000	70% of Eligible bills up to \$125,000	Gold covers 100% of any medical incident exceeding \$500 as long as all other Guidelines are met. At the Silver level, you have a \$1,000 personal responsibility per incident. At the Bronze level, you have a \$5,000 personal	90% above annual deductible	100% above annual deductible	100% above annual deductible	100% above MSRA (like an annual deductible)	See the annual deductible section. After the 2nd deductible (MRA), the plans pay 100%, Between the 1st and second MRA's, the

[Type text]

[Type text]

		Liberty (website)			Christian Health Ministries (CHM)(website)	Samaritan Ministries (website)		Medi-Share (website)	AlieraCare (website)	Altrua (website)
Plan (column) / Feature (rows)		complete choice	Plus	Share	Gold /Silver / Bronze plans	Basic Plan	Classic Plan	One, plan, but many choices in deductibles	Value, Plus and Premium Plans	They have 4 plans (combined below)
							responsibility per incident			
4	Limits	\$1,000,000	\$125,000	\$125,000	Up to \$125,000 per illness. See item 6 below	\$236,000	\$250,000	Eligible Medical Bills have no annual or lifetime limit.	\$150,000 / \$250,000 / \$500,000 per incident and \$1M lifetime for all plans	Lifetime Limit of \$1,000,000; Bronze also has a limit of \$50,000 per calendar year
5	Annual deductibles	\$1,000 for an individual, \$1,750 for a couple, \$2,250 for a family			Their plans are \$500 deductible per medical incident (example, per illness or injury, from diagnosis through completed treatment), so if you have a broken leg, malaria and appendicitis, in one year, that would cost \$1,500 (3 incidents)	\$1,500	\$300	From \$1,000 to \$10,500 depending on the plan you choose. Higher deductibles mean lower premiums.	They offer 3 levels for each plan: \$5,000, \$7,500 and \$10,000	GOLD - \$500 per person per calendar year before the 2nd MRA applies. Between \$500 and \$2,500 the plan pays 75%. SILVER The member is responsible for \$1,000 per person per calendar year before the 2nd MRA applies. Between

[Type text]

[Type text]

		Liberty (website)			Christian Health Ministries (CHM)(website)	Samaritan Ministries (website)		Medi-Share (website)	AlieraCare (website)	Altrua (website)
Plan (column) / Feature (rows)	complete choice	Plus	Share	Gold /Silver / Bronze plans	Basic Plan	Classic Plan	One, plan, but many choices in deductibles	Value, Plus and Premium Plans	They have 4 plans (combined below)	
									\$1,000 and \$2,500 the plan pays 75%. BRONZE The member is responsible for \$1,500 per person per calendar year before the 2nd MRA applies. For Gold, silver and Bronze plans, the plan pays 100% after the 2nd MRA. COPPER The member is responsible for \$7,500 per person per calendar year before the 2nd MRA applies. Not Applicable.	

		Liberty (website)			Christian Health Ministries (CHM)(website)	Samaritan Ministries (website)		Medi-Share (website)	AlieraCare (website)	Altrua (website)
Plan (column) / Feature (rows)		complete choice	Plus	Share	Gold /Silver / Bronze plans	Basic Plan	Classic Plan	One, plan, but many choices in deductibles	Value, Plus and Premium Plans	They have 4 plans (combined below)
6	Additional upgrades	N/A			At the Gold level and also join <a href="#">Brother's Keeper</a> , you will have unlimited financial assistance available to you for all eligible medical bills (all eligible medical bills over \$500 per incident. Added to Silver or Bronze, it provides an additional \$100,000, accruing up to \$1 million per illness.	They have something called "Special Prayer Requests" where you can ask other members to contribute to your need.	For needs over \$250,000 Save to Share (Optional) \$133 per year +\$15 annual administrative fee	For about \$50/month, you can add a gap policy which has a \$200 annual deductible and pays for the costs between that and your annual MSRA (deductible) for certain severe major health conditions, like an accident that breaks a limb, a heart attack, accidents, strokes, etc.	For about \$50/month, you can add a gap policy which has a \$200 annual deductible and pays for the costs between that and your annual MSRA (deductible) for certain severe major health conditions, like an accident that breaks a limb, a heart attack, accidents, strokes, etc.	N/A
7	Vaccinations and other preventative care	Included, subject to annual deductibles			I couldn't find anything about it on their website	The following are NOT covered: Physicals --Immunizations and vaccinations --Lab studies --Screening mammograms --Screening colonoscopy		Not included	Included, subject to annual deductibles, but you do get 1 to 5 office visits included for a \$20	Included, subject to annual deductibles

		Liberty (website)			Christian Health Ministries (CHM)(website)	Samaritan Ministries (website)		Medi-Share (website)	AlieraCare (website)	Altrua (website)
Plan (column) / Feature (rows)		complete choice	Plus	Share	Gold /Silver / Bronze plans	Basic Plan	Classic Plan	One, plan, but many choices in deductibles	Value, Plus and Premium Plans	They have 4 plans (combined below)
									consult fee (copay), you can use these for the office visit portion (but not the lab fees). You get an annual physical covered at 100% that even includes a colonoscopy	
8	Doctors visits	Included, subject to annual deductibles			Gold: Incident-related Silver and Bronze are not covered	Included, subject to annual deductibles		Included, subject to annual deductibles	You do get an annual physical (after 9 months of coverage) and depending on the plan, you get 1 to 5 office visits included for a \$20 consult fee (copay) each visit	Six office visits per person per calendar year are allowed; up to \$300 each..

[Type text]

[Type text]

		<b>Liberty (website)</b>			<b>Christian Health Ministries (CHM)(website)</b>	<b>Samaritan Ministries (website)</b>		<b>Medi-Share (website)</b>	<b>AlieraCare (website)</b>	<b>Altrua (website)</b>
<b>Plan (column) / Feature (rows)</b>		<b>complete choice</b>	<b>Plus</b>	<b>Share</b>	<b>Gold /Silver / Bronze plans</b>	<b>Basic Plan</b>	<b>Classic Plan</b>	<b>One, plan, but many choices in deductibles</b>	<b>Value, Plus and Premium Plans</b>	<b>They have 4 plans (combined below)</b>
9	Copays	N/A			N/A	N/A		Members pay a \$35 provider fee at each office or hospital visit and \$135 for emergency room visits. But these fees do not count towards the AHP.	\$20 as described above	Gold and Silver: \$35.00 office visit/urgent care MRA (copay). Bronze gets 6 office visits, but must pay 100% until the 1st MRA is met. :
10	Specialists	Included, subject to annual deductibles			Gold: Incident-related Silver and Bronze are not covered	Included, subject to annual deductibles		Included, subject to annual deductibles	Included in the premium plan otherwise subject to annual deductibles	Included, as above
11	Prescriptions	Included, subject to annual deductibles			Gold: Incident-related Silver and Bronze are not covered	Included, subject to annual deductibles		Prescription meds, including maintenance medications and allergy injections, are eligible for sharing for 6 months per each new condition that is not pre-existing.	Not included, but they have an included discount plan of about 40% off	Altrua HealthShare offers discounts for name brand and generic prescriptions.

		Liberty (website)			Christian Health Ministries (CHM)(website)	Samaritan Ministries (website)		Medi-Share (website)	AlieraCare (website)	Altrua (website)
Plan (column) / Feature (rows)		complete choice	Plus	Share	Gold /Silver / Bronze plans	Basic Plan	Classic Plan	One, plan, but many choices in deductibles	Value, Plus and Premium Plans	They have 4 plans (combined below)
12	Emergency room	Included, subject to annual deductibles			Included, subject to incident deductibles	Included, subject to incident deductibles		Included, subject to incident deductibles	Depends on the plan: Included after annual MSRA or \$500 or \$300, only for life threatening conditions and are reviewed.	Included, subject to incident deductibles
12	Vision, Hearing, Dental	Not covered			Not covered	Not covered		Not covered	Not covered	Not covered
13	Maternity (of course you MUST be married)	Included, subject to annual deductibles			Gold: Up to \$125,000 per pregnancy or unlimited w/Brother's Keeper. Silver treatment (up to \$125,000 per pregnancy) or up to \$2,500 for midwife services per pregnancy. Bronze: like silver but no midwife	2+ Person: \$5,000. A One-Person Membership is not eligible for maternity care sharing unless, prior to conception, the member either 1. Adds another member or	2+ Person: \$250,000. A One-Person Membership is not eligible for maternity care sharing unless, prior to conception, the member either 1. Adds another member or 2. Signs up for Maternity Care Sharing.	Pregnant Members with an Annual Household Portion of \$2,500 or higher who have faithfully shared from the month of conception through the month of delivery are eligible for maternity sharing. Sharing is limited to \$125,000 for any single pregnancy event, to include antepartum care,	Only covered in the Premium plan with a \$5,000 maximum, and only covered after 10 months of being in the plan.	For the Gold and Silver plans, a maximum of \$4,000 for a normal delivery or a maximum of \$6,000 if a medically necessary C-section is required.****. No coverage for maternity on the Bronze plan.

		Liberty (website)			Christian Health Ministries (CHM)(website)	Samaritan Ministries (website)		Medi-Share (website)	AlieraCare (website)	Altrua (website)
Plan (column) / Feature (rows)		complete choice	Plus	Share	Gold /Silver / Bronze plans	Basic Plan	Classic Plan	One, plan, but many choices in deductibles	Value, Plus and Premium Plans	They have 4 plans (combined below)
								2. Signs up for Maternity Care Sharing.		the cost of delivery and complications to the mother and/or kids and postpartum care.
14	Preexisting conditions	Included with waiting period, exemptions and review. Don't assume - ask them before you sign up. <b>They don't accept anyone who has had any form of cancer treated within 5 years of signing up</b> - Even completely treated cancers, like after prostate surgery or breast cancer.			Medical bills cannot be shared if, at the time you join CHM, the bills are for pre-existing conditions that are actively undergoing treatment other than with maintenance (routine) meds. After the incident is over and your doctor states that you are on a maintenance treatment regimen, bills for any new incident related to the pre-existing illness are eligible for sharing according to the information on their website for details of coverage.	I assume they are not covered. I couldn't find anything about it on their website		A Member can receive an optional, preliminary determination of whether or not his or her proposed treatment appears to be eligible for sharing. Final eligibility determination is always made after the medical bills are submitted for processing. It is possible a treatment will later be determined to be ineligible	There is a 24 month waiting period for pre-existing conditions.  Cancer coverage is provided after 12 months of continuous coverage, if a pre-existing cancer condition did not exist prior to or at the time of application.	Coverage is limited for the first 12 months of membership. Certain limitations may apply for more than 24 months' dependent upon the condition. Ask before you apply!

		Liberty (website)			Christian Health Ministries (CHM)(website)	Samaritan Ministries (website)		Medi-Share (website)	AlieraCare (website)	Altrua (website)
Plan (column) / Feature (rows)		complete choice	Plus	Share	Gold /Silver / Bronze plans	Basic Plan	Classic Plan	One, plan, but many choices in deductibles	Value, Plus and Premium Plans	They have 4 plans (combined below)
15	Other conditions					<p>1. Need Defined - Bills related to the same condition, including those for separate incidents, (e.g. separate treatments or episodes of symptoms) will be shared as one need and accumulate towards the maximum amount shared. If at least 12 months pass without any symptoms, medication, or other treatment for the condition that originally created the need (or related subsequent conditions), and the condition thereafter recurs, it will be treated as a new need. Tests or a doctor's statement may be required to verify the lapse of symptoms, medication, or other treatment.</p> <p>2. Multiple, Simultaneous Needs - If more than one</p>		<p>Members must follow the Christian lifestyle and agree to the Statement of Faith. This is essential for medical bills to be shared. Examples unacceptable behaviors are</p> <ul style="list-style-type: none"> <li>- the use of tobacco in any form</li> <li>- the use of Illegal Drugs</li> <li>- the abuse of drugs including legal drugs, such as, alcohol, prescription and over-the-counter medications</li> <li>- sexual relations outside of Biblical Christian marriage</li> <li>- participation in activities that represent a willful disregard for</li> </ul>	<p>Surgical benefits have a 2 to 6 month waiting period. Cancer is covered only after 24 months, and not for pre-existing cancer.</p>	

[Type text]

<http://consumershealthcareguide.org/healthsharingplans.php>

[Type text]

		Liberty (website)			Christian Health Ministries (CHM)(website)	Samaritan Ministries (website)		Medi-Share (website)	AlieraCare (website)	Altrua (website)
Plan (column) / Feature (rows)		complete choice	Plus	Share	Gold /Silver / Bronze plans	Basic Plan	Classic Plan	One, plan, but many choices in deductibles	Value, Plus and Premium Plans	They have 4 plans (combined below)
						shareable condition is treated during the same time period, the member may submit separate needs for each condition.		personal safety		
16	Other info				You are responsible for negotiating prices with medical providers directly.	You are responsible for negotiating prices with medical providers directly.		Medi-Share does help negotiate expenses on your behalf		