

Real and affordable health care options for the field

BY DSN Staff Writer | December 05, 2023 | [read](#) / [Sponsored Content](#)

Searching for affordable health care options in a world of increasing insurance premiums and deductibles.

During open enrollment season, many people are making big decisions on their health care options for 2024. Direct sellers and other entrepreneurs face—once more—escalating health insurance premiums, deductibles, and out-of-pocket costs. They need health care for themselves and their families, but too often, they simply can't afford the premiums – and they cannot afford to go without coverage. Even for salesforce members who have access to a spouse's group insurance plan, the cost to include family members can be astronomical.

Direct selling companies have long sought to offer an affordable health care option as a distributor perk and a retention incentive. Traditional health insurance coverage can leave families struggling financially and without the customized coverage they truly desire.

However, direct sellers are not without options. There's growing interest in health care sharing for entrepreneurs and small business owners as an affordable alternative to costly traditional health insurance plans.

What is health care sharing?

Health care sharing is a practice in which a community that shares common religious or ethical beliefs voluntarily agrees to share the cost of its members' medical expenses as an alternative to traditional health insurance. Millions of people participate in health care sharing every day, relying on the voluntary commitment and consistency of their member community.

Typically, members contribute a fixed amount of money monthly to their community, and that money is used to pay qualifying medical bills that are submitted to the group. This alternative model provides members with a democratized approach to pay each other's medical bills, typically at a lower cost than other available insurance options. Unlike insurance, there is no incentive to not pay a medical bill.

Health care sharing has existed for decades and grew rapidly throughout the 2010s. Membership in a health care sharing organization provided individuals with an exemption from the Affordable Care Act's health insurance mandate, which was in place through 2018.

What are the benefits of health care sharing?

- **Medical expense support at a lower cost than insurance.** Each member of a health care sharing organization agrees to pay a set amount each month to help other members with their medical costs. This amount is typically lower than an insurance premium. When needed, members can reach out to the community for help with their medical bills. Health care bills are a leading cause of bankruptcy, yet health insurance coverage remains out of reach for too many.
- **An expression of care to others.** This is where health care sharing began — creating efficient systems for people to demonstrate their desire and commitment to helping others in their community receive the health care they need.
- **Flexibility in choosing your care and providers.** Health care sharing organizations typically don't have provider networks, so members are free to use the providers and facilities of their choice. Enrollment is open year-round: Open enrollment restrictions don't apply to health sharing.

About Impact Health Sharing

Impact Health Sharing is a health-sharing organization based in Davie, Florida, co-founded in 2019 by Phil and Angela Chrysler, who both had long careers in the direct selling industry. It is a not-for-profit, non-insurance alternative to the high cost of traditional health insurance. Impact's community of members agree to pay each other's medical expenses.

How it works: Each member chooses a Primary Responsibility Amount – comparable to an insurance deductible – that fits their family budget. They pay a monthly Share amount – comparable to an insurance premium but at a much lower cost. Medical expenses are paid from members to members, with distinct technology sophistication and oversight in detailed monthly reports.

Affordable: Plans start as low as \$73 per month for individuals/\$378 for families

Comprehensive: access to preventative care, mental health care, prescription discounts and 24/7 telemedicine.

Accessible: Members may see any doctor of their choice: there is no network

Available year-round: Open enrollment restrictions don't apply.

“Angela and I both experienced first-hand the desire of direct selling companies to provide their distributors with health care options,” says Phil. “These hard-working entrepreneurs were top-of-mind when we founded Impact Health Sharing.”

Many health sharing organizations require members to adhere to a particular religion, and sometimes even require proof from religious leaders that members attend services. “Membership in Impact Health Sharing is open to any faithful person interested in sharing and saving on their health care,” says Phil Chrysler, co-founder, and CEO. “Our members are individuals and small business owners who have voted with their feet on health care costs. They are joining our community and remaining because it is comprehensive, accessible, secure, and inclusive.”

Learn more about Impact Health Sharing at <https://www.impacthealthsharing.com/>

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