



## Healthcare options that align with what direct selling is all about

BY Impact Health Sharing | October 10, 2024 | [read](#) / [Sponsored Content](#)

For direct sellers, obtaining quality, affordable healthcare for themselves and their families is an ongoing challenge. Affordable Care Act (ACA) plans can be costly, even those with high deductibles, and not everyone is eligible for a tax subsidy.

Healthcare sharing can be a better, budget-friendly alternative to the high cost of health insurance that aligns with the values of entrepreneurs like independent distributors. Like direct selling, healthcare sharing is rooted in a community where like-minded members provide mutual support: in this case the focus is on healthy, affordable living.

### What is healthcare sharing?

Healthcare sharing is not insurance. Healthcare-sharing organizations are caring communities of individuals, families and small business owners who share and pay each other's eligible medical expenses. A health-sharing option can reduce the financial burden of healthcare. And unlike insurance, there is no incentive not to pay a medical bill.

Healthcare sharing has existed for decades and grew rapidly throughout the 2010s. Today, millions of people participate in health-sharing organizations, relying on the shared commitment and consistency of their member community.

### Evaluating healthcare-sharing organizations

Health-sharing plans can provide financial protection and peace of mind. However, they are not a one-size-fits-all option. These plans vary in services, eligible medical expenses and member eligibility requirements. It's important to do your homework before joining to clearly understand the services that are provided and what eligible medical expenses are paid for to determine if an organization is the right fit for your family.

Traditionally, healthcare-sharing programs have been Christian-based and may require verifiable church membership, limiting access to individuals from other faiths. [Impact Health Sharing](#) is one of the first healthcare-sharing organizations that welcomes people of all religious faiths or creeds into their sharing community. Impact members share a belief that neighbors should take care of one another.

Phil and Angela Chrysler founded Impact Health Sharing in 2020. With deep family roots in the direct selling industry, they created non-profit Impact Health Sharing with the values and priorities of direct sellers in mind. Based in Davie, Florida, Impact currently serves more than 15,000 total lives and has paid over \$22 Million of eligible medical bills on behalf of Impact members to-date.

Impact members benefit from preventative healthcare benefits, 24-7 telehealth visits, a drug discount program and a new dental and vision discount plan. Because there is no provider network, Impact members can use the doctors and medical facilities they choose.

The new Health and Wholeness program aligns with direct-selling company autoship programs for wellness products and services. In addition to saving money on their families' healthcare and being part of a caring community, Impact members can receive a credit of up to \$100 a month toward their family Primary Responsibility Amount (PRA). (A PRA is similar to a health insurance plan's annual deductible.)

"We believe that the preventative path is the successful path," says Phil. "This program helps our members maintain a healthy lifestyle and get credit for the health-focused products and services they already purchase and use, which aligns with what direct selling is all about. Members use these products and services to help keep their families healthy. Now they can deduct some of these costs they are already incurring towards their annual PRA."

### **Open Enrollment for 2025**

The Open Enrollment period for purchasing 2025 health insurance plans through the Health Insurance Marketplace is November 1-January 15 (in most states).

However, healthcare sharing has no annual enrollment period. New members and their families can join Impact during any month of the year. They can also opt out at any time.

Learn more about [Impact Healthcare](#).

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