

Is healthcare sharing right for you? 3 essential questions

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(BPT) - Obtaining necessary care in today's financial and healthcare landscape can be a daunting challenge for many U.S. families. According to the [2023 Milliman Medical Index](#), a family of four covered by an employer-provided preferred provider organization (PPO) would spend \$31,065 a year.

For folks without access to employer-provided health insurance, affording a plan can be cost-prohibitive, and many may choose to risk being uninsured. Should the worst occur, these individuals may face insurmountable healthcare debt. However, there is an accessible and affordable alternative to traditional health insurance that can help reduce healthcare costs.

Impact Health Sharing — a not-for-profit, non-insurance alternative to the high cost of health insurance — believes you should be an informed and educated advocate in your healthcare. That's why it's on a mission to raise awareness of healthcare sharing as another option for families.

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What is healthcare sharing?

Healthcare sharing isn't insurance. It's a caring community of members who share their financial resources to pay for each other's eligible medical expenses. Participating in a healthcare-sharing plan can provide peace of mind, financial protection and access to a network of individuals who understand and value the importance of maintaining a healthy living.

Healthcare-sharing plans may be a good option for some people, but they are not a one-size-fits-all solution. When deciding if healthcare sharing is right for you, ask yourself the following three questions.

1. What are my family's healthcare needs?

Before you choose any healthcare plan or program, you'll need to assess your family's unique healthcare needs.

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Do you have frequent doctor visits? Does anyone have ongoing medical conditions? Are there other healthcare services your family uses regularly? These are important considerations that can help you determine the best health plan for your family.

2. What is my financial situation?

Your budget may limit the type of healthcare plan you can comfortably afford. Without an employer- or government-provided health insurance plan, you may have to pay exorbitant premiums just to access a healthcare plan. Even if you can afford a plan, you may find the copays and deductibles to be cost-prohibitive.

Healthcare sharing is a great option if you don't have access to insurance through an employer or government program or if you aren't eligible for a tax subsidy. A health-share plan can reduce the financial burden of healthcare. Most members of Impact Health, for example, save 30-50% over the cost of their previous health insurance plan.

3. How does healthcare sharing align with my values?

Health-sharing plans are based on the belief that neighbors should care for each other in times of need. If you share this belief, a healthcare sharing organization may be a great option.

Traditionally, healthcare-sharing programs have been Christian-based and may require members to have a pastor or other similar church leader vouch for their membership. This has resulted in limited access to individuals from other faiths or beliefs.

By design, Impact is one of the first healthcare-sharing organizations that welcomes people of all religious faiths or creeds into their sharing community. If you believe that neighbors should take care of one another, then you are welcome to enroll in the Impact Health Sharing community.

Embracing all people isn't the only thing that sets Impact apart from other healthcare-sharing organizations. Other benefits include:

- No provider network or doctor limitations. Members use the healthcare providers they choose.
- Preventative care and chiropractic adjustments as eligible expenses.
- A comprehensive medical experience and access to preventative care, mental healthcare, prescription discounts and urgent care telemedicine available 24/7.

Are you ready to discover an alternative to traditional health insurance? To learn more about healthcare sharing, visit [ImpactHealthSharing.com](https://www.impacthealthsharing.com).