

## Health Insurance

## Health Sharing

### General

(Alieracare as Basis)

Tax Penalty	No	No
Dept of Ins Protection	Yes	No
Non Profit	Depends on Carrier	Yes
Required Annual Audit	Yes	Yes
Open Enrollment	Yes (usually Nov-Jan)	No
Special Enrollment	Yes	Can enroll anytime
Type	Insurance	Membership

### Eligibility

Statement	No	Yes
Religious	No	Statement of Beliefs
States	All	Most
Health	Guaranteed Issue	Does not decline
Pre-X	No Pre-X	Waiting Periods
Waiting Periods	No	Yes - Pre-x and certain care
Child Only	Yes	No

### Rates

Range	Depends on tax credit	\$142-\$491/person
Increases	During Open Enrollment	Usually September
Family Rating	Per Person	Yes
At Age Change	No - at Open Enrollment	Yes for Age Band Move
Age of Older Adult	Individually Priced	Yes
Competitiveness	Depends on tax credit	High

### Plans

Annual Max	No	\$1M
Per Incident Max	No	\$150K-\$500K; w/additional buy up
Share Range	\$4000-\$7500 average	\$5000-\$10,000
Preventative	Yes	Yes
Maternity	Yes	Limited on certain plans

### Claims

Reserves	Mandated by State	Keeps 20% Reserve for Claims
Pre-Auth	Yes - Depending	Yes - Depending
How Paid	Direct to Provider	Direct to Provider
Review Process	Yes via carrier/DOI	Yes via company
Networks	PPO, HMO, EPO	PHCS PPO
Network Size	More narrow on average	Large

**Health Sharing is NOT insurance**