

Comparison for Health Sharing Companies (2017-2018)

Reference only - Please see Member's Guide for Detailed Information

Health Sharing Plans are NOT Health Insurance

[Learn more HERE](#)

	AlieraCare	Liberty	Medi-Share	Samaritan	Altruia	Health Care Min
General						
BBB	A+	B-	A+	NA	B	NA
When Founded	1922 Unity/1999 Aliera	1998	1993	1994	1997	1981
Enrollment (estimate)	1M+ members	1M+ members	1M+ members	500K+	300K+	250K+
Member Growth	Very Fast	Fast	Average	Average	Slower	Slower
Tax Penalty?	ACA Exempt	ACA Exempt	ACA Exempt	ACA Exempt	ACA Exempt	ACA Exempt
Eligibility						
Statement	Most Flexible	Most Flexible	Less Flexible	Less Flexible	Less Flexible	Less Flexible
Religious	Open	Open	Christian	Christian	Christian	Christian
Health	Does not Decline	Lifestyle/Health Qualifiers	Lifestyle/Health Qualifiers	Does not Decline	Does Not Decline	Life style Qualifiers
Pre-X	Waiting Periods	Waiting Periods/Decline	Waiting Periods	Waiting Periods	Waiting Periods	Waiting Periods
Waiting Periods	24 months enroll/lifetime for certain conditions	12 months from Enroll/Additional Limits	36 months from treatment	12 Month treatment-5 years	24 months eff date	1 year from treatment
Rates						
Range	\$142-\$490/person	\$149-\$244	\$135-\$470	\$200-\$495	\$112-\$470	\$45-\$150
Increases	Annual; birthday	Annual; birthday	Annual; birthday	Annual; birthday	Annual; birthday	Annual; birthday
Family Type	Single/Single+1/Family	Single/Single+1/Family	Single/Single+1/Family	1 Person/2 Per/3 Per	Member/+1/Family	per person
At Age Change	Yes	Yes	Yes	Yes	Yes	Yes
Age of Older Adult	Yes	Yes	Yes	Yes	Yes	Yes
Expected Stability	High	Low	Middle	High	Middle	Low
Plans						
Annual Max	\$1M	No	No	\$236K-\$250K	\$50K-1M	\$125K/incident
Per Incident Max	\$150-500K; \$500K buy up	\$125K-\$1M	No	Misc	No	\$125K
Share Range	\$7500-\$10K	\$500-\$1500	\$3-\$4K	\$300-\$1500	\$3K-\$5K	\$500-\$5000
Preventative	Yes	Yes	No	No	No	No
Maternity	Limited	Yes	Limited	Yes/Limits	Limited	Yes
Networks						
Reimburse Providers	Yes	No	Yes	No	Yes	No
Type of Network	PPO	None	PPO	No	PPO	No
Size of Network	Large	N/A	Large	N/A	Large	N/A
Negotiated Rates	Yes	No	Yes	No	Yes	No
Eligible Expenses						
Reserves	YES!!	No	No	No	No	No
Pre-Auth	Yes	Yes	Yes	No	Yes	No
How Paid	Direct to Provider	Reimburse	Direct to Provider	Reimburse/Complicated	Reimburse	Reimburse
Review Process	Internal/4 Levels	Internal/4 Levels	Internal/2 Levels	Internal/Arbitration	Internal/Arbitration	No
Overall Ranking	1	4	2	5	3	6

Detail is summary level only. Each health sharing plan has specific rules and qualifications. Make sure to see full member's guide before purchasing.