Health Care Sharing Overview

By
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Health Care Sharing Consultant
For Nelson Taplin Goldwater Group
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Health Care Sharing involves:

- Families helping families
- Pay their medical bills
- Voluntarily with gifts
How does HCS work?
A scenario

Health Care Sharing: Families helping families pay their medical bills voluntarily with gifts
Six Large National HCS Organizations

- Charitable organizations
- 501(c)(3) non-profit corporations
- 30,000-140,000 households each

Many very small church-based local or regional HCSMs (mostly Mennonite)

Health Care Sharing: Families helping families pay their medical bills voluntarily with gifts
Let’s say, this month, one ministry has 3,000 medical events totaling $30 million.

Health Care Sharing: Families helping families pay their medical bills voluntarily with gifts.
They divide the medical bills among the tens of thousands of households in its organization.

$30 million

Health Care Sharing: Families helping families pay their medical bills voluntarily with gifts
The organization mails a newsletter with an insert providing the name of another family in the organization to mail a check for their medical bills.

Health Care Sharing: Families helping families pay their medical bills voluntarily with gifts
One family voluntarily sends another family a check for their medical bills. They send a get-well card and pray for them, too.

A check… … from us … … to you!

Along with …

Health Care Sharing: Families helping families pay their medical bills voluntarily with gifts
Let's say you have a $5,000 medical bill. The HCSO will divide it between, let's say, 23 randomly selected families in the HCSO. You get a checklist.

### A checklist from a HCSO

<table>
<thead>
<tr>
<th>Name</th>
<th>Amount to Share</th>
<th>Amount Received</th>
<th>Date Received</th>
<th>Card</th>
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<tbody>
<tr>
<td>John Doe</td>
<td>$150.00</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Buster &amp; Beth Bullock</td>
<td>$300.00</td>
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<tr>
<td>Max &amp; Peggy Higgenbottom</td>
<td>$150.00</td>
<td>$300.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alex &amp; Sally Jackson</td>
<td>$270.00</td>
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<tr>
<td>Sean Derminely</td>
<td>$150.00</td>
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<tr>
<td>Felicity Pitzer</td>
<td>$300.00</td>
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<td></td>
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</tr>
<tr>
<td>Jack Stone</td>
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<tr>
<td>Hector &amp; Holly Sinkovich</td>
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<tr>
<td>Harold &amp; Priscilla Jones</td>
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<td></td>
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<tr>
<td>Al &amp; Cyn Sutton-Frazier</td>
<td>$300.00</td>
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<td></td>
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<tr>
<td>Bo Hughes</td>
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<td></td>
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</tr>
<tr>
<td>Michael Rawlings</td>
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</tr>
<tr>
<td>Kenny &amp; Michelle Burpo</td>
<td>$150.00</td>
<td></td>
<td></td>
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<tr>
<td>La Quesha Brown</td>
<td>$150.00</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Hank &amp; Buffy Bome</td>
<td>$300.00</td>
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<tr>
<td>Billy Bob &amp; Nancy Ruth Cutter</td>
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<tr>
<td>Moonunit Zappada</td>
<td>$394.62</td>
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<tr>
<td>Miguel Gonzalez</td>
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<td>Mary Margaret Sprissler</td>
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<td>Susanna Freshwater</td>
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<tr>
<td>Mary Smith</td>
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<tr>
<td>Roberto Ruiz</td>
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<tr>
<td>La'Quesha Brown</td>
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<tr>
<td>Total</td>
<td>$5,117.70</td>
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</table>

Health Care Sharing: Families helping families pay their medical bills voluntarily with gifts.
From the time you submit your bills to a HCSO, it will usually take between 30 and 60 days for you to receive checks from other families to help pay your bills.

30 to 60 days

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HCS promotes fiscal responsibility

Kaiser Family Foundation:
2018 Average Annual Employer-Sponsored Family Premiums = $19,616

One HCSO’s 2019 Average Annual Shares for a Traditional Family of Three or More = $5,940

$6K is affordable

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HCS engenders personal responsibility

To participate in a HCSO, you must agree to live by these four life-style requirements:

- Sex within Biblical marriage
- No drunkenness
- No illegal drugs
- No smoking

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Impact of the ACA

Participants in HCS Ministries were granted one of nine exemptions from the individual mandate in the Affordable Care Act.

Participants in HCSMs did NOT have to purchase health insurance, and would NOT be penalized/taxed for not having health insurance.

With the penalty eliminated in the federal tax code a few years ago, some states have begun to reimpose a mandate.

*Health Care Sharing: Families helping families pay their medical bills voluntarily with gifts*
Major Points

Health Care Sharing involves families helping families pay their medical bills voluntarily with gifts.

HCS is very affordable for most American households.

Participants in a HCSM were exempted from the ACA individual mandate.
For more information on Health Care Sharing

Go to www.healthcaresharing.org

E-mail me directly: joe at hirejagconsulting.com

Call me directly: 804.467.1880

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