

HEALTH SHARING MINISTRY COMPARISON

	LIBERTY DIRECT		CHRISTIAN HEALTHCARE MINISTRIES	MEDI-SHARE	SAMARITAN
LEVELS	Under 30	Over 30	GOLD	Sample 40 Year Old	N/A
MEMBER RESPONSIBILITY (LIKE A DEDUCTIBLE)	\$500/yr (per unit)	\$500/yr (per unit)	\$500/yr (per unit)	\$1,250	\$300 (per unit) Can be reduced if discounts obtained
ANNUAL FEES, APPLICATION FEES	\$125 Yr 1, \$75 Yr 2 +		No annual fee or application fee	\$125 setup fee, \$50 application fee	No annual fee, \$200 application fee
MONTHLY PAYMENT	send to Liberty to distribute for sharing		send to CHM to distribute for sharing	send to Medi-Share	send direct to Members
AVAILABILITY	all states		all states	all states	all states
REFERRAL PROGRAM	\$100 gift card		one month credit per referral	\$100 gift card	\$180 credit
SHARING TIMELINE	30-45 days typically		90-120 days typically	30-60 days typically	30-60 days typically
WHO SENDS BILLS	patient or provider sends bills to Liberty		patient sends bills to Ministries	PHCS Network provider sends bills	patient sends bills / forms to
SHARING LIMITS	\$1,000,000 per incident Unlimited Lifetime		1 \$125,000/incident (regular membership) Brothers Keeper program for costs above \$125,000 (unlimited at the gold level) No lifetime limits	Unlimited Annual Unlimited Lifetime	1 \$250,000/incident (regular membership) 2 Save to Share program for everything above \$250,000. 3 No lifetime limits
PRESCRIPTION DRUGS	Prescriptions 45 days before and after each related medical incident		incident related drug costs are shared No monthly maintenance drug coverage	All drugs related to an incident/treatment <u>and</u> those as part of hospital treatments are shared plus four calendar months of maintenance drugs	All drugs related to an incident/treatment <u>and</u> those as part of hospital treatments are shared plus four calendar months of maintenance drugs
PHONE NUMBERS	888-991-4885		800-791-6225	800-772-5623	888-268-4377
WEBSITE	libertydirect.org		chministries.org	mychristiancare.org	samaritanministries.org

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PRE-EXISTING CONDITIONS	<p>Step up plan for pre-existing conditions</p> <p>year 1, not eligible for sharing</p> <p>year 2, up to \$25,000.</p> <p>year 3, up to \$50,000.</p> <p>After that no longer preexisting</p>	<p>Step up plan for pre-existing conditions (Gold plan only, must be maintenance mode, not actively being treated)</p> <p>year 1, up to \$15,000.</p> <p>year 2, another \$10,000.</p> <p>year 3, another \$25,000.</p> <p>After that no longer preexisting</p>	<p>year 1-3, not eligible for sharing</p> <p>If the condition has been considered "cured" with no treatments or symptoms for 36 months - \$100,000 max</p> <p>If the condition has been considered "cured" with no treatments or symptoms for 60 months - \$500,000 max</p>	<p>If the condition has been considered "cured" with no treatments or symptoms for 12 months, it's no longer pre-existing.</p> <p>For cancers and heart conditions the timeframe is 5 years</p> <p>Type 1 diabetes is always considered pre-existing.</p> <p>New, unrelated cancers are shared right away, even if you had a different cancer previously.</p>
SMOKERS ALLOWED	YES	NO	NO	NO
PROVISIONAL MEMBERSHIP	Yes - conditions such as heart disease,	No	No	No
MUST BE A CHRISTIAN TO JOIN	No	Yes	Yes	Yes
JOINING WHILE PREGNANT	Will not share maternity expenses if pregnant prior to joining. Cap of \$125,000 for complications to the Newborn for maternity expenses when mother became pregnant after joining.	CHM has no sharing for expenses related to existing pregnancies, and those expenses also cannot be shared on the Prayer Page. Members must have a due date of 300 days after joining in order to be eligible for pregnancy sharing.	Will not share maternity expenses if pregnant prior to joining.	Samaritan will share the portion equal to the amount of shares paid in during the pregnancy (eg: \$405 x 6 mo = \$2430 shareable). Any extra bills can be shared as special prayer needs.

For additional and updated information on health sharing benefits, please visit the websites of these medical sharing organizations