



Health cost sharing versus health insurance

Healthcare in the US is expensive. You don't have to carry that burden alone, though. If you're looking for some alternatives to expensive health insurance plans, here's a guide to help you out.

Ask the right questions



Before you can begin, you need to know what you're looking for. Ask these questions to get started:

- How many people in your family need healthcare?
- Are there any special needs, such as maintenance prescriptions or pre-existing conditions?
- What amount—and quality—of support do you want?

Common alternatives to health insurance



CATASTROPHIC HEALTH INSURANCE

Catastrophic health insurance only covers extreme medical bills, so they often have low monthly premiums. They don't help with doctor's visits, preventative healthcare, or other medical situations. They're only for worst case scenarios.



HEALTH COST SHARING

Health cost sharing isn't insurance. These organizations bring together people of the same faith to help pay each other's medical bills. Often, because they're nonprofit, they're can keep monthly contributions low while empowering members to make better healthcare decisions.

Research the organizations

As you find organizations you're interested in, ask these questions:

- What do they pay for? Do they have clear, understandable Guidelines?
- What are you responsible to pay out of pocket?
- Do they have a restrictive provider network?
- Do they align with your Christian faith?
- Are they accredited by an independent, well-known organization?
- Are you able to see their financials?

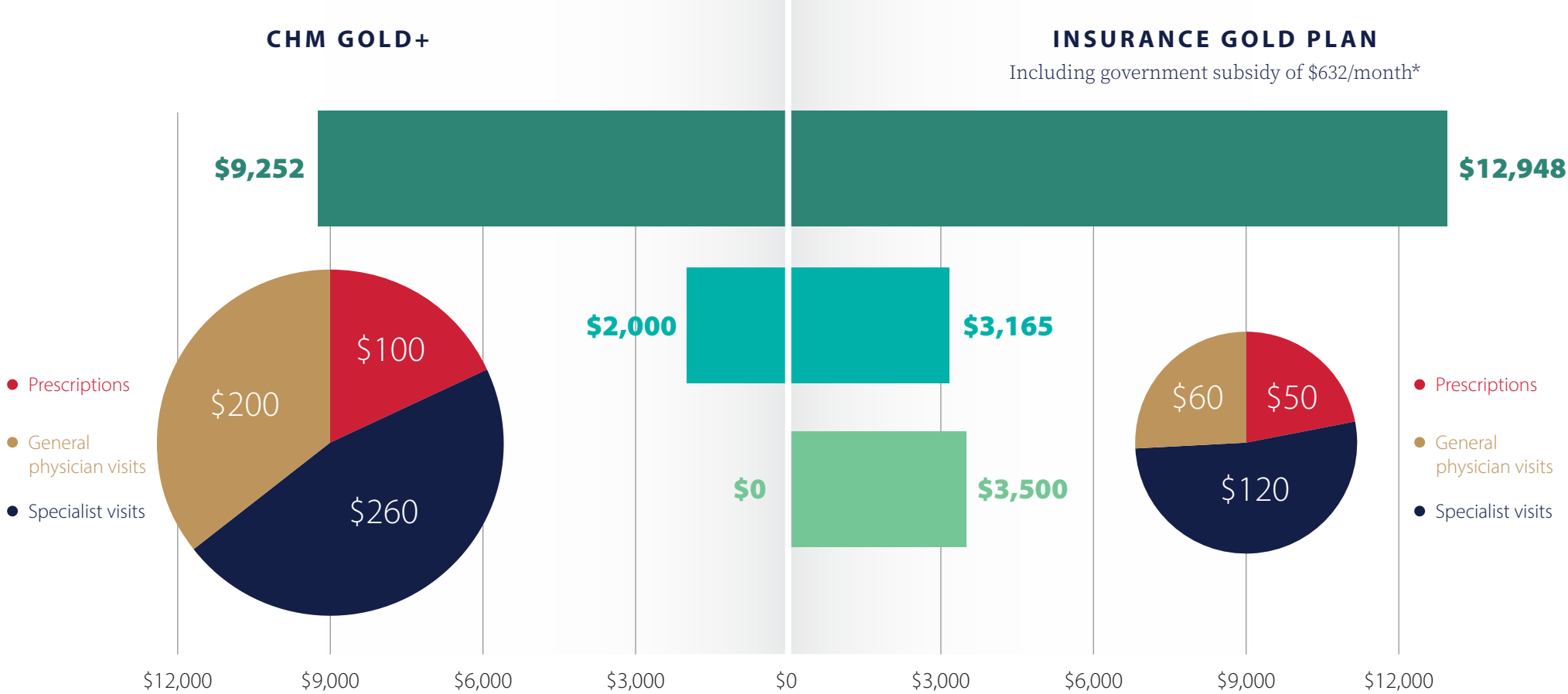


Christian Healthcare Ministries

Christian Healthcare Ministries (CHM) isn't insurance—we're the longest-serving biblical solution to taking care of your medical costs.

With over 40 years of experience, our CHM family is ready to support you financially and spiritually through your medical event. CHM's biblical stewardship principles make the most of members' monthly contributions, and our commitment to transparency makes it so you don't have to worry about surprise billing or ineligible expenses. Affordable healthcare is possible for you and fellow believers. Our biblical community will enable you to save on healthcare—and gain new healthcare freedom.

CHM vs. traditional insurance



\$11,812 = **ESTIMATED TOTAL YEARLY COST** = \$19,843

*Sources:
 • Healthcare.gov,
 • USA Today.com,
 • kff.org

Assumptions:
 40-year-old dual-income household in Ohio with 2 children making \$100,000 per year