

Health Care Sharing Ministries *Versus* Traditional Insurance

OneShare Health is an affordable, faith-based alternative to traditional insurance where your clients can save up to 50% monthly without sacrificing the quality services they need.



HCSMs

Traditional Insurance

Communities of like-minded religious believers who share one another's medical expenses	Risk pools assembled by the government, employers, or insurance carriers
Bound together by a moral obligation	Bound together by a legal contract
Program developed by the Health Care Sharing Ministry	Plans designed by actuaries, not enrollees
Non-profit, tax-exempt, 501(c)3 organizations	Mostly for-profit corporations with fiduciary obligation to shareholders before enrollees
Money belongs to Members, and Ministry assists transfer for Shared Expenses	Insurance company receives enrollee money and keeps as profit after paying obligations



OneShare Health is a Christian ministry and **proud member of the Alliance of Health Care Sharing Ministries**. Unlike other HCSMs, our application does not ask Members about their specific religion or denomination. Our focus is on our shared Statement of Beliefs, to which all Members must attest.

A Health Care Sharing Ministry (HCSM) is a non-profit religious organization that facilitates the sharing of medical expenses among its Members in accordance with and as an expression of their commonly held religious beliefs. A HCSM is a 501(c)3 non-profit and ACA-Exempt.

HCSMs offer individuals flexible healthcare options that closely align with their beliefs. They typically do not have an expiration date like Short-Term Medical, and are often more comprehensive than Fixed Indemnity and MEC plans.



BBB Rating: A +



ALLIANCE of
Health Care Sharing Ministries



As an ACA-exempt path to health care, OneShare Health offers affordable and flexible medical sharing Programs.

With industry-leading Membership Programs and unparalleled Member experience, OneShare Health continues to grow in many markets across the United States.

