



Producer Objection Handling Guide

Clear, compliant answers to the questions producers hear most

Use these responses to stay compliant and consistent when prospects raise common concerns about Health Care Sharing Ministry Membership.

Objection / Question	Compliant Response
Is this insurance?	No — this is not insurance. It's a Health Care Sharing Ministry Membership where Members share eligible medical expenses based on the Guidelines. My job is to help you pick the Program that best matches how you actually use healthcare and then set clear expectations.
So will you pay my bills?	Sharing is not guaranteed like an insurance contract. Eligible expenses may be shared when they meet the Guidelines and up to the Program limits. Let's review what's eligible under the Program you're considering and what your responsibility would be (visit fees/ISA).
What about pre-existing conditions?	Great question — pre-existing conditions are handled according to the Guidelines and can include waiting periods/limitations. If you tell me what you're currently treating, we can set expectations before you enroll and make sure this is a good fit.
I need to see my doctor — can I?	You can choose your providers, and many Members use the preferred network to access negotiated rates. If you have a specific doctor or hospital, we can check whether they participate so you can estimate your potential costs.
Why is it so much cheaper?	Two main reasons: it's not insurance, it's a non-profit, and the Programs are designed with defined eligibility and Member responsibility (visit fees/ISA) before sharing begins. The goal is to keep Monthly Contributions affordable while still helping Members with eligible medical needs.

*OneShare Health, LLC is not an insurance company but a religious health care sharing ministry.
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I want sharing for checkups and routine visits.	If routine visits are important, Classic is typically the better fit because it includes limited PCP and urgent care visits (tier-based) and preventive services after the waiting period. Catastrophic is focused on major events and doesn't include routine PCP/preventive sharing.
What if I have an emergency?	In an emergency, get care immediately. Emergency room expenses are handled with a visit fee for smaller ER claims and ISA for larger bills, then eligible amounts may be shared up to Program limits. We'll review the ER details for the Program you choose so you know exactly what to expect.
Does it include maternity?	Maternity eligibility depends on the Program. Catastrophic does not include maternity sharing. Classic Crown includes maternity sharing, with defined limits. If maternity is a priority, we'll focus on the option designed for that.
I'm worried it won't work when I need it.	That's fair — this model is different from insurance. The best way to feel confident is to match the Program to your needs and review key items up front: what's eligible, your ISA/visit fees, any waiting periods, and the per-incident/lifetime limits.

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