

Why Millions are Saving Big with UHSM



Traditional health insurance is failing, badly and American households are paying the price. In 2018, the cost of healthcare in the U.S. was \$3.65 trillion, which is more than the next 10 biggest spending countries combined! Worse yet, there are more than 2.7 million insurance industry workers and only 1.1 million doctors. Something's certainly wrong with this picture and that's likely what led you to this page.

You don't typically find ads for Christian Healthcare, or Medical Sharing Ministries, on radio, TV, billboards, or in magazines. For that reason they are largely unknown to the general public. Even if you've heard of Christian Healthcare plans, your understanding of how these Medical Sharing Ministries work—and why they save members so much money—is likely limited.

The good news is, we're here to relieve the stress of your Christian Healthcare FOMO—so you don't miss out! Here are the Top 5 Reasons why our UHSM Medical Sharing programs are the best kept secret in healthcare.

Reason #1 Disruptive Modern Technology

Not only are traditional insurance companies burdened with regulatory hurdles, they were built over the past century and must overcome antiquated processes and systems. New health sharing ministries, on the other hand, were assembled with today's modern technology in mind. Disruptive cost-saving features like telemedicine are integrated into many of these plans. The newest ministries have built their programs from the ground up with today's modern technological advantages.

Traditional health insurance companies tend to make policies that are difficult to understand and with support teams that are hard to reach. Conversely, the newest health share programs are taking a concierge approach to healthcare. By adopting modern approaches such as mobile apps, chat messaging, and online account management; these plans help members take charge of their health. In doing so, they are helping members remain engaged and that's leading to healthier individuals, with flourishing bank accounts.

“Nine of the ten largest pharmaceutical companies in the world have signed settlement agreements with federal prosecutors, paying millions or even billions in criminal and civil penalties for violating laws involving kickbacks and illegal marketing of their products. Nine out of ten!”

(source: America's Bitter Pill: Money Politics, Backroom Deals & the Fight to Fix Our Broken Healthcare System)

Reason #2 Obamacare Mandated Options

According to a recent survey, Americans confidence in their ability to afford healthcare is falling rapidly. Medical costs are rising while insurance benefits are shrinking. Paying more and getting less from your healthcare is not sustainable. Like it or not, Obamacare did not adequately address healthcare costs. In fact, according to the best-selling book America's Bitter Pill, President Obama's authors of the bill admitted early on that expansion of coverage was the primary goal, and that controlling costs would have to come in a future bill.

For those looking to save money, Christian Healthcare is yet another reason you can. Obamacare did force insurance companies on the exchanges to accept pre-existing conditions. The law also offered subsidies for those most impacted by costs of care. That's all good news for those who really need it.

But for those Americans who are in good health, and committed to leading a healthy lifestyle, they can now choose health sharing ministries that aren't saddled with government red-tape nor other users' high costs. These programs are not for everyone. Thanks to Obamacare that's ok because government-subsidized plans are available. If you visit a health share broker that also sells traditional health insurance, the licensed experts can guide you to the right coverage program or combination for your particular needs.

"We spend \$85.9 billion trying to treat back pain. Which is as much as we spend on all the city, state, county police forces. And experts say that as much as half of that is unnecessary."

(source: America's Bitter Pill: Money Politics, Backroom Deals & the Fight to Fix Our Broken Healthcare System)

"Healthcare employs a sixth of the country's workforce, making it America's largest industry by far. And it is the average American family's largest single expense, whether paid out of their pockets or through taxes and insurance premiums."

(source: America's Bitter Pill: Money Politics, Backroom Deals & the Fight to Fix Our Broken Healthcare System)

Reason #3 Bloated Insurance Companies & Providers

It may surprise you to know that your health is BIG business. Healthcare companies make up 33% of Fortune's Top 10 by revenue. Not only that, but of the remaining Top 10 only three do not earn revenue from healthcare (#2 Exxon Mobil, #9 AT&T, and #10 General Motors). So in reality, 70% of the top companies earn money entirely or partially from health care.

Medical sharing health ministries pool their money and pay for one another's costs, when in need. It's simple, transparent, and streamlined. Insurance companies on the other hand, are bloated bureaucracies that deposit customer monthly premiums into an escrow account. In addition to paying for patient medical claims, that same account has to also pay for expenses like the company's tall glass buildings in high rent addresses, CEO and executive bonus compensation, profits to shareholders, and more.

If you're paying a monthly health insurance premium it pays for all of that. Add in the rising cost of care from doctors, hospitals, pharmacy benefit managers, and pharmaceutical manufacturers; and it's no surprise the U.S. has the highest healthcare costs in the developed world. Tired of the broken system? Looking for an alternative to healthcare coverage for you and your family? Christian health sharing may be for you.



Reason #4

The New \$0 ACA Tax Penalty

Did you know there is no longer an Affordable Care Act (ACA) tax penalty for not having acceptable health coverage in 2019? That's right! Thanks to the tax reform bill signed into law by Congress and President Trump on December 22, 2017, the ACA penalty for not having health insurance at is now set at \$0. Some state laws are now contradicting this, which we track at www.UHSM.com/taxes for state updates.

The truth is, mandated or not, 85% of Americans prefer having healthcare. With the Obamacare penalty gone, your opportunity to obtain affordable healthcare may be the best it's been in years. While some of these health sharing ministries were always exempt from this law, the removal of the tax penalty has created more competition in the market. There are now more choices, with better benefits, than ever before for those looking to save with a health sharing plan.

For consumers, more competition and more choice means better plan features and lower prices. The economics of supply and demand are working in your favor here. Plus, these plans have no open enrollment period, so you can join anytime. Get a health sharing quote today if you're serious about saving!

There are more than **2.7 million insurance industry workers** in the U.S., and only **1.1 million doctors**.

(source: Statista)

"There are 31.5 MRI machines per million people in the United States. But just 5.9 per million in England."

(source: *America's Bitter Pill: Money Politics, Backroom Deals & the Fight to Fix Our Broken Healthcare System*)

Reason #5

Sharing: The Golden Rule

In Hebrews 13:16 the Bible says: "And do not forget to do good and to share with others, for with such sacrifices God is pleased." This is a central tenet of both the Old and New Testaments. Additionally, perhaps the most memorable teachings of Jesus makes sharing a gift you should give freely and often to all, if you expect a return in-kind.

Also known as The Golden Rule, "do unto others" supports the idea of health sharing completely. If you were sick and in need, would you appreciate help from those who are able? Of course! And thus, you are happy to help others while you are able. The psychology of sharing connects members in healthcare sharing programs with one another, making these programs not only cost-saving but spirituality rewarding.

In today's social media world, giant companies like Facebook and Instagram have leveraged the human desire to share. Our "sharing economy" is growing faster than ever with companies like Airbnb and Uber; and even scooter sharing Bird. Healthcare is simply the next frontier of this sharing economy. Why? Christian healthcare is the ultimate "do unto others" value in action. It's NOT an insurance company trying to turn a profit.

"America's total healthcare bill for 2018 was **\$3.65 trillion**. That's more than the next 10 biggest spenders combined."

(source: Fortune)