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Health Sharing Ministries

A last-resort option, and what makes it different from insurance

Cheaper than insurance, sometimes. Insurance? Never.

WHAT IT IS

Health Sharing Ministries (HSMs) are faith-based cooperatives where members pay a monthly share and other members' eligible medical bills get reimbursed from a common pool. They are NOT insurance. They are not regulated by state Departments of Insurance, they offer no contractual guarantee of payment, and they can decline to share costs for reasons an insurance company legally cannot. Consider only when traditional coverage is genuinely unaffordable or unavailable.

HOW IT'S DIFFERENT FROM INSURANCE

Not regulated
No state DOI oversight, no ACA guarantees

No contractual obligation
Sharing of bills is discretionary, not contractual

Pre-existing exclusions
Most exclude conditions for 12–60 months

Lifestyle requirements
Statement of faith, no tobacco, sometimes more

No subsidy eligibility
Members can't claim ACA subsidies

REAL-WORLD FAILURES

Trinity / Aliera / Sharity
$660M in unpaid claims, 2022–2023 bankruptcies

Liberty HealthShare
$140M of fees diverted; Orlando Health sued

Sharity Ministries
10,000+ families left with millions unpaid

Medical Cost Sharing
Co-founders pled guilty to $8M wire fraud (2024)

ClearShare Health
Paid out 10% of fees collected; WA fined $275K (2025)

THE 3 THINGS PEOPLE GET WRONG

1. **"Health sharing ministries are basically insurance."**
They are not. No legal obligation to pay your bills exists. If the ministry runs out of funds, decides your claim doesn't fit their religious guidelines, or goes bankrupt, and several major ones HAVE, you owe the hospital. The hospital sues you, not them.

2. **"They're cheaper, so the trade-off is worth it."**
Cheaper UPFRONT. But hospital systems are increasingly refusing to bill HSMs directly, leaving members to pay cash and seek reimbursement. Reimbursements are slow, partial, and discretionary. ACA subsidies often make a real insurance plan cheaper than an HSM after tax credits apply.

3. **"All HSMs are the same."**
Some are decades-old and reasonably well-run (Christian Healthcare Ministries, Medi-Share, Samaritan Ministries). Others were fraudulent operations that the FTC and state AGs are still unwinding. Even the legitimate ones carry the structural risks above. Vet carefully, or just buy real insurance.

CRAIG'S TAKE

I only recommend an HSM when literally every other path is closed. The hierarchy I work through first: ACA Marketplace with subsidies, COBRA, spouse's plan, short-term medical, AND fixed benefit plans. A fixed benefit plan, even a thin one, still provides contractual payment, state oversight, and a guaranteed network. HSMs provide none of those. Only when ALL of those are off the table do I bring up health sharing, and even then I make sure the client understands they're trusting discretionary reimbursement, not coverage. Before joining one, check the ministry's BBB rating, state DOI alerts, and whether your local hospital system accepts them.

Not sure whether you should use an HSM or real insurance? Call or text Craig, I'll run both options and tell you straight which is the better bet.

Don't go underinsured when you can be Insured AF.

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