

## Comparison for Health Sharing Companies (2017-2018)

Health Sharing Plans are NOT Health Insurance

Reference only - Please see Member's Guide for Detailed Information

|                          | AlieraCare                                       | Liberty                                 | Medi-Share                  | Samaritan                  | Altruia              | Health Care Min       |
|--------------------------|--|---|-----------------------------|----------------------------|----------------------|-----------------------|
| <b>General</b>           |  |   |                             |                            |                      |                       |
| BBB                      | A+   | B-                                      | A+                          | NA                         | B                    | NA                    |
| When Founded             | 1922 Unity/1999 Aliera                           | 1998                                    | 1993                        | 1994                       | 1997                 | 1981                  |
| Enrollment (estimate)    | 1M+ members                                      | 1M+ members                             | 1M+ members                 | 500K+                      | 300K+                | 250K+                 |
| Member Growth            | Very Fast  | Fast                                    | Average                     | Average                    | Slower               | Slower                |
| Tax Penalty?             | ACA Exempt                                       | ACA Exempt                              | ACA Exempt                  | ACA Exempt                 | ACA Exempt           | ACA Exempt            |
| <b>Eligibility</b>       |  |   |                             |                            |                      |                       |
| Statement                | Most Flexible                                    | Most Flexible                           | Less Flexible               | Less Flexible              | Less Flexible        | Less Flexible         |
| Religious                | Open   | Open                                    | Christian                   | Christian                  | Christian            | Christian             |
| Health                   | Does not Decline                                 | Lifestyle/Health Qualifiers             | Lifestyle/Health Qualifiers | Does not Decline           | Does Not Decline     | Life style Qualifiers |
| Pre-X                    | Waiting Periods                                  | Waiting Periods/Decline                 | Waiting Periods             | Waiting Periods            | Waiting Periods      | Waiting Periods       |
| Waiting Periods          | 24 months enroll/lifetime for certain conditions | 12 months from Enroll/Additional Limits | 36 months from treatment    | 12 Month treatment-5 years | 24 months eff date   | 1 year from treatment |
| <b>Rates</b>             |  |   |                             |                            |                      |                       |
| Range                    | \$142-\$490/person                               | \$149-\$244                             | \$135-\$470                 | \$200-\$495                | \$112-\$470          | \$45-\$150            |
| Increases                | Annual; birthday                                 | Annual; birthday                        | Annual; birthday            | Annual; birthday           | Annual; birthday     | Annual; birthday      |
| Family Type              | Single/Single+1/Family                           | Single/Single+1/Family                  | Single/Single+1/Family      | 1 Person/2 Per/3 Per       | Member/+1/Family     | per person            |
| At Age Change            | Yes  | Yes                                     | Yes                         | Yes                        | Yes                  | Yes                   |
| Age of Older Adult       | Yes  | Yes                                     | Yes                         | Yes                        | Yes                  | Yes                   |
| Expected Stability       | High   | Low                                     | Middle                      | High                       | Middle               | Low                   |
| <b>Plans</b>             |  |   |                             |                            |                      |                       |
| Annual Max               | \$1M   | No                                      | No                          | \$236K-\$250K              | \$50K-1M             | \$125K/incident       |
| Per Incident Max         | \$150-500K; \$500K buy up                        | \$125K-\$1M                             | No                          | Misc                       | No                   | \$125K                |
| Share Range              | \$7500-\$10K                                     | \$500-\$1500                            | \$3-\$4K                    | \$300-\$1500               | \$3K-\$5K            | \$500-\$5000          |
| Preventative             | Yes  | Yes                                     | No                          | No                         | No                   | No                    |
| Maternity                | Limited  | Yes                                     | Limited                     | Yes/Limits                 | Limited              | Yes                   |
| <b>Networks</b>          |  |   |                             |                            |                      |                       |
| Reimburse Providers      | Yes  | No                                      | Yes                         | No                         | Yes                  | No                    |
| Type of Network          | PPO  | None                                    | PPO                         | No                         | PPO                  | No                    |
| Size of Network          | Large  | N/A                                     | Large                       | N/A                        | Large                | N/A                   |
| Negotiated Rates         | Yes  | No                                      | Yes                         | No                         | Yes                  | No                    |
| <b>Eligible Expenses</b> |  |   |                             |                            |                      |                       |
| Reserves                 | <b>YES!!</b>                                     | No                                      | No                          | No                         | No                   | No                    |
| Pre-Auth                 | Yes  | Yes                                     | Yes                         | No                         | Yes                  | No                    |
| How Paid                 | Direct to Provider                               | Reimburse                               | Direct to Provider          | Reimburse/Complicated      | Reimburse            | Reimburse             |
| Review Process           | Internal/4 Levels                                | Internal/4 Levels                       | Internal/2 Levels           | Internal/Arbitration       | Internal/Arbitration | No                    |
| <b>Overall Ranking</b>   | <b>1</b>   | <b>4</b>                                | <b>2</b>                    | <b>5</b>                   | <b>3</b>             | <b>6</b>              |

Detail is summary level only. Each health sharing plan has specific rules and qualifications. Make sure to see full member's guide before purchasing.