



# Health Care Sharing Programs



# Good things happen when people share!

The sharing economy, thousands of years old, has its roots in basic community sharing. For years, spiritually minded people have shared resources with each other to help others overcome financial emergencies, such as health care-related costs.

Today, sharing has evolved through the growth of health care ministries where over two million Americans are sharing medical expenses. Universal Health Fellowship was founded to support neighbors helping neighbors with health and wellness sharing programs.

With Universal HealthShare programs from Universal Health Fellowship, you can address your medical expenses at a much lower monthly cost compared to premiums for traditional health insurance. And this means good health and wellness benefits can be distributed farther and wider. Universal HealthShare is helping our society close one of its most crucial gaps: affordable health care.





# Is sharing right for you?

Sharing programs may not be for everyone, but for many they provide an affordable way to help share health expenses. And the goodwill generated by a community of concerned, sharing people working together to provide for each other's needs is a good thing, too. In the following pages, you'll find information about new and exciting Universal HealthShare programs, why to join them, how they work, and what they offer. We want to be transparent, and we want you to be informed. And of course, we want you to be healthy and supported in a wellness-centered lifestyle. Read on to learn more!



# 11 Reasons to Consider

Here are 11 reasons why Universal HealthShare programs can be a great alternative to traditional health insurance plans.

1. Monthly fixed-cost savings of up to 40% or more compared to traditional insurance plan premiums.
2. Members have access to a provider network with over 700,000 participating practitioner and ancillary providers nationwide.
3. A great range of programs is available with monthly contribution levels that are affordable for most families.
4. Because sharing programs are *not* insurance, members can join at any time. Program upgrading is available to members annually.
5. Sharing programs require minimal medical questions with minimal red tape and fuss.
6. Sharing programs are available with low Non-Sharable Amounts (NSA), while others may not have any!
7. Choose any hospital anywhere in the continental USA for inpatient and outpatient services after a 30-day waiting period. (There is a 90-day waiting period for our UHS SmartShare Program.)
8. Universal HealthShare encourages healthier lifestyles for all its members, keeping their medical expenses low, which collectively helps keep monthly contribution levels low.
9. Sharing programs are specially designed to fit the needs of both individuals and their families.
10. Universal Health Fellowship is easy to join with low cost \$15 monthly membership dues.
11. Advocacy for large medical bills is also available.





# Universal HealthShare Program Highlights

- Your monthly contributions will often be much lower than monthly health insurance premiums.
- A wide variety of sharing programs are available to meet the needs of most people.
- Depending on your program, unlimited Telemedicine visits are available for your entire household with no consultation fee.
- You can choose any hospital anywhere in the continental USA.
- Depending on your program selection, annual physicals or well child exams and other preventive care expenses may be eligible for sharing. (This does not apply to our UHS SmartShare Program.)
- Many programs share day one expenses for primary care, specialty care and urgent care office visits.

At this time, residents of the following states and US Territories cannot join Universal HealthShare medical cost sharing programs.

States: Alaska, Connecticut, Hawaii, Illinois, Iowa, Maine, Maryland, New Hampshire, Pennsylvania, Vermont, and Washington. US Territories: American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and US Virgin Islands. These states and territories have laws or regulations that restrict or compromise sharing programs for their residents, or they are outside of the Continental USA.

## 4 things to know about Universal HealthShare programs

Sharing programs are not insurance and *are fundamentally different from* health insurance. Here are four things to know.

Sharing programs are not contractually obligated to share medical expenses.

Sharing programs require members to accept a Statement of Faith and Beliefs that describes UHF's shared ethical, spiritual, and religious beliefs, as well as the traditions of communal aid, neighborly assistance, and sharing of burdens.

[\(www.universalhealthfellowship.org/statement-of-shared-faith-and-beliefs/\)](http://www.universalhealthfellowship.org/statement-of-shared-faith-and-beliefs/)

Sharing programs do not share expenses resulting from certain behaviors and lifestyle choices that are commonly recognized to be detrimental to personal health.

Sharing programs are designed for people who appreciate and respect good health and are committed to helping themselves and others to stay healthy.



# Who is Universal Health Fellowship?

Universal Health Fellowship is a non-profit health care ministry that coordinates voluntary contributions for the sharing of eligible health care costs among program members united by their faith in the ethical, moral and spiritual principles and traditions of the Unitarian Universalist (“UU”) Church.

## **Our Mission**

We believe that health and wellness sharing programs are part of the solution our society needs, and we’re on a mission to provide them. High costs have put health and wellness resources beyond the reach of many individuals and families that are left uninsured or underinsured. We believe sharing programs offer a much-needed option for people unable to afford adequate health care. Sharing programs allow communities of like-minded people to spread the costs of medical care among themselves. They provide wellness programs that encourage members to choose and commit to lifestyles that improve health, which reduces the cost burdens of health care on the community and enhances physical and spiritual quality of life. Universal Health Fellowship offers sharing programs and web tools that have been designed especially for us to provide easy access to health care information and resources for our members.

## **Our Sharing Programs**

Universal HealthShare programs are faith-based with a goal of providing a way for participating community members to share each other’s health expense burdens and support each other towards better wellness. Members share one another’s qualifying medical expenses, and Universal HealthShare programs coordinate this sharing.

Read the State Legal Notices that further clarify that sharing programs are not health insurance plans.

<https://www.universalhealthfellowship.org/state-notice/>

Read about the federal and state Individual Mandates for health care programs.

[www.universalhealthfellowship.org/Mandate-Notice/](http://www.universalhealthfellowship.org/Mandate-Notice/)

Do you want more details? Visit:

[www.universalhealthfellowship.org/](http://www.universalhealthfellowship.org/)