



# 5 QUESTIONS ABOUT Health Sharing

(For Smart New Customers)

## 1. What is Health Care Cost Sharing?

Universal HealthShare is a “health care cost sharing program.” It is a sharing community in which you, as a member, make voluntary contributions to help other members with their health care expenses. In the same way, when you have health care needs, contributions of other members can help with the eligible health care expenses of you and your family members enrolled in the program.



## 2. What's Different about Health Sharing vs. Health Insurance?

Unlike insurance, health care cost sharing is voluntary and relies on faith in the sharing community, not on legal obligations created by a contract. Members make voluntary contributions rather than paying contractually required premiums. And, rather than relying on contractual guarantees, they have faith in the community, and that the voluntary contributions of other members will provide the funds needed to help share their health care expenses.



Also, health sharing can only be offered by not-for-profit ministries where members are united by their shared belief in specific ethical, moral, and spiritual principles. There are many other differences, too. The Universal HealthShare Program and Guidelines, which is available to members in their online Member Portal, describes these differences in detail.

## 3. What Medical Needs Will Universal HealthShare Help Me With?

You can share many of your health care medical needs, including primary care and specialist doctor visits, lab tests, X-rays and other types of imaging, surgery, and hospital treatments, including hospitalization and surgery. There are many different Universal HealthShare Programs with different sharing levels and limits. The *Sharing Guidelines* has complete details about what needs are sharable under each Program.



## 4. Are Some Medical Needs Not Sharable with Universal HealthShare?

Universal HealthShare programs encourage healthy choices and behaviors. Membership terms may be adjusted and sharing may be restricted based on behaviors that are inherently risky or harmful to health. For example, tobacco users are asked to contribute an additional amount each month, and costs of medical care for injuries from dangerous activities such as skydiving or bungee jumping are not sharable. See your *Sharing Guidelines* for more details.



## 5. What Happens if I Stop Contributions to Universal HealthShare?

You can join Universal HealthShare whenever you wish, and you're free to stop contributing whenever you choose. Stopping contributions means you'll no longer be eligible to share your medical expenses. We ask for five days' notice before the billing date for the month when you wish to stop contributing. You may choose to resume your sharing within 60 days and again become eligible to share your medical expenses. For more details, read the *Sharing Guidelines*.



**HEALTH SHARING IS THE**  
*Create* **NEW CHOICE!**

Please, invite your friends to join us!

**1.877.987.1233**

SEND US AN EMAIL