

# HEALTH SHARING MINISTRY COMPARISON

	CHRISTIAN HEALTHCARE MINISTRIES		LIBERTY DIRECT	
LEVELS	GOLD	SILVER	COMPLETE	PLUS
RESPONSIBILITY PER INCIDENT	\$500/yr (per unit)	\$1000/incident	\$500/yr (per unit)	\$500/yr (per unit)
MONTHLY COST				
FAMILY OF 3+	\$450	\$255	\$449	\$424
COUPLE	\$300	\$170	\$299	\$277
SINGLE	\$150	\$85	\$199	\$181
ANNUAL FEES, APPLICATION FEES	No annual fee or application fee		\$125 Yr 1, \$75 Yr 2 +	
GUIDELINES OF WHAT'S SHARED	<a href="#">CHM Guidelines</a>		<a href="#">Liberty Guidelines</a>	
MONTHLY PAYMENT	send to CHM to be shared		send direct to Members	
AVAILABILITY	all states		all states	
REFERRAL PROGRAM	free month for each new membership		Yes	
SHARING TIMELINE	90-120 days typically		90-120 days typically	
WHO SENDS BILLS	patient sends bills to CHMinistries		patient or provider sends bills to Liberty	
SHARING LIMITS	<ol style="list-style-type: none"> <li>\$125,000/incident (regular membership)</li> <li>Brothers Keeper program for costs above \$125,000 (unlimited at the gold level, \$100,000 at the silver/bronze levels)</li> <li>Silver/Bronze levels - you gain \$100,000 of extra coverage for each year of renewal, up to \$1 million</li> <li>No lifetime limits</li> </ol>		Complete \$125,000/incident – regular membership  \$1,000,000 per incident    \$125,000 per incident	
FAQ	<a href="#">CHMinistries FAQs</a>		<a href="#">Liberty FAQs</a>	
PRESCRIPTION DRUGS	Gold – incident related drug costs are shared  Silver/Bronze – no prescriptions shared  All levels – no maintenance drug coverage		Prescriptions 45 days before and after each related medical incident	
PHONE NUMBERS	800-791-6225		888-991-4885	
WEBSITE	chministries.org		libertydirect.org	
	Step up plan for pre-existing conditions (Gold plan only, must be maintenance mode, not actively being treated)		Step up plan for pre-existing conditions	
	year 1, up to \$15,000.		year 1, not eligible for sharing	

# HEALTH SHARING MINISTRY COMPARISON

	CHRISTIAN HEALTHCARE MINISTRIES	LIBERTY DIRECT
PRE-EXISTING CONDITIONS	<p>year 2, another \$10,000.</p> <p>year 3, another \$25,000.</p> <p>After that no longer preexisting</p>	<p>year 2, up to \$25,000.</p> <p>year 3, up to \$50,000.</p> <p>After that no longer preexisting</p>
CATASTROPHIC	<p><b>Brother's Keeper Program.</b> For needs above \$125k (gold members, unlimited – silver/bronze extra \$100k), \$40 annual fee. Avg cost is \$25/quarter for each membership unit (each person is a unit, max of 3)</p> <p>Singles = \$100/yr            Couples = \$200/yr            Family rate max = \$300/yr</p> <p>Money sent to Brother's Keeper escrow account</p>	
JOINING WHILE PREGNANT	<p>CHM has no sharing for expenses related to existing pregnancies, and those expenses also cannot be shared on the Prayer Page. Members must have a due date of 300 days after joining in order to be eligible for pregnancy sharing.</p>	

For additional and updated information on health sharing benefits, please visit the websites of these medical sharing organizations