

COMPARISON OF DIFFERENT HEALTHCARE SHARING PROGRAMS

Program Summary Comparison	CHM	Liberty	Medi-Share	Samaritan
Approximate Total Membership	320,000	202,000	325,000	229,000
Limits on Pre-Existing Conditions	✓	✓	✓	✓
Network Restrictions	✗	✗	✓	✗
Shares Sent Directly to Program	✓	✗	✗	✗
Monthly Share Method	Shares sent directly to CHM	Shares sent to a “ShareBox”	Shares sent to manage credit union account	Shares sent directly to other members
Bill Negotiation Responsibility	Member, with resources available	Program	Program/ PPO Network	Member, with resources available
How Shares Are Determined	Flat monthly amount	Age Brackets (up to 30, 30-65, and over 65)	Age of oldest person	Flat monthly for classic Age-based for basic
Religious Requirements	Christian denominations	Specific doctrinal beliefs are not required, but the program has Christian roots	Christian denominations	Christian denominations
Prescriptions - Maintenance Related	✗	✗	✗	✗
Prescriptions - Incident/Outpatient	Limited duration	Limited duration	Limited duration	Limited duration
Unlimited Sharing Available*	Yes, with Brother’s Keeper	No, (\$1 million max per illness)	✗	Yes, with Save To Share, but a single bill cannot exceed 50% of total program funds
Initial Sharing Limitation	✗	Limited in first 60 days to accidents, acute illness, or injury	Sharing capped at \$50,000 for first month of membership	✗
Includes Annual Wellness Exam	✗	✓	✗	✗
Immunization Eligibility	✗	✓	✗	✗
Hazardous Activity Restrictions	No, (other than wear helmets and seatbelts)	Yes, broad restrictions	Yes, for motorcycles (and requirement to wear helmet and seatbelts)	Yes, for three-wheel ATVs (and generally required to wear helmet and seatbelts)
Personal Responsibility	\$500 to \$5,000 per incident	\$500 to \$1,500 annually (some options may have an additional copay up to 30%)	\$500 to \$10,000 annually	Classic: \$300 per incident Basic: \$1,500 + 10% copay (up to \$15,000 out of pocket) per incident
Maternity	Yes, as long as estimated due date is 300 days after joining	Yes, as long as conception occurs after joining	Yes, as long as conception occurs after joining	Yes, as long as estimated due date is 270 days after joining and only if on a couple or family plan
Alternative & Natural Treatments	✗	Potentially	✗	Potentially
Administrative Fees	None explicitly stated, aside from \$40 annually for Brother's Keeper. Financials show admin costs at less than 10% of total shares.	\$125 up-front and \$75 per year ongoing Membership Due. \$24/month admin fee.	\$50 application fee and one-time \$120 new member fee. Monthly admin fee based on single, couple, or family and is built into monthly shares.	\$200 startup fee. First year only, the first two monthly shares go to Samaritan. Thereafter, one share each year.
Ambulatory Costs Shareable	✗	✓	✓	✓
Supplements Medicare	✓	✓	Yes, but via a seperate program called Senior Assist	✓

*Unlimited sharing may not be truly 'unlimited', as programs are ultimately facilitating transfers of money between members and do not have reserves.