











Health Cost Sharing Plans by 	 (1) Access+ Membership \$5,000 IUA \$2,500 \$500			 (2) Zion Health DPC \$5,000 IUA \$2,500 \$1,000			 (3) Altru Ruby Emerald Diamond			 (4) Samaritan MINISTRIES Given Basic Classic			 (5) Christian Care MINISTRY Medi-Share			 (6) Christian Healthcare Ministries Bronze Silver Gold			 (7) Liberty HealthShare Essential Connect United			 (8) Solidarity HEALTHSHARE 12000 6000 3000			 (9) United Refuah HealthShare	
	ADMINISTRATIVE																									
Website	sedera.com/			zionhealth.org			altruhealthshare.org			samaritanministries.org			mychristiancare.org			chministries.org			libertyhealthshare.org			solidarityhealthshare.org			unitedrefuah.org	
Religious Faith	Any			Any			Any			Christianity			Christianity			Christianity			Christianity			Catholic			Jewish	
Pre-existing limitations *	In first 12-36 months of membership			In first 24 months			In first 24 months			In first 12 months			In first 36 months			In first 12-36 months			In first 36 months			In first 12 months			In first 12 months	
Pre-existing exception	Yes			Yes			Yes			Yes			No			No			No			No			No	
Expenses shareable	Immediately			Immediately			After 90-day (12mos for cancer for Ruby)			Immediately			Immediately			Immediately			Immediately (submit within 180 days)			Limited Sharing in first 60 days (ER, illness)			Incidents occurring in first 60 days: max \$25k	
Provider Network	Any No Network Required			Any No Network Required			MultiPlan (Optional)			Any No Network Required			PHCS (Optional)			Any No Network Required			Any No Network Required			Any No Network Required			Any No Network Required	
Out of Pocket Term	Initial Unshareable Amt (IUA)			IUA			Member Responsibility Amt (MRA)			Annual Unshared Amount (AUA)			Ann. Household Portion (AHP)			Personal Responsibility (PR)			Annual Unshared Amount (AUA)			Annual Unshared Amount (AUA)			Annual Pre-Share Amount (APA)	
Similar Programs	Select+ (Business Plan)			Essential (Business Plan)						CMF Curo (Catholic)																
THE NUMBERS																										
Application Fees, etc.	\$30 Set up fee			\$50 Registration fee			\$100 Fee +/- \$25 Elective donation / year			\$200 Startup fee			\$50 Application fee + \$2/mo			None			\$135 Application Fee + \$75/yr at renewal			\$135 Application Fee			\$125 Application Fee + \$75/yr at renewal	
Monthly Cost, Indiv.	From \$113	\$153	\$208	From \$75	\$100	\$150	From \$113	\$265	\$297	From \$100	\$160	From < \$100 (varies by Age, AHP)	\$85/unit	\$125/unit	\$205/unit	From \$159	\$209	\$259	From \$64	\$134	\$174	From \$199, with \$500 APA				
Monthly Cost, Couple	From \$207	\$286	\$396	From \$150	\$200	\$300	From \$167	\$413	\$440	From \$200	\$454	+ \$95 potential health discount				From \$259	\$339	\$459	From \$252	\$322	\$357	From \$349, with \$1,000 APA				
Monthly Cost, Family	From \$300	\$416	\$574	From \$250	\$350	\$450	From \$221	\$551	\$588	From \$250	\$530	Co-share option for lower cost				From \$499	\$639	\$849	From \$384	\$464	\$504	From \$499, with \$1,500 APA				
Annual Out of Pocket Max or Co-share, if any	3 x IUA per year			3 x IUA per year			1st MRA: \$7,500 2nd MRA: N/A			1st MRA: \$1,000 2nd MRA: Max \$2,500			Co-share Amount 10-20% \$3.5-10k 10% None			Max of AHP (\$3-\$12,000) or AHP+Co-share of \$10-12,000			N/A			AUA: \$4-12k AUA: \$1-3k AUA: \$1-\$2.25k			AUA: \$12,000 AUA: \$6,000 AUA: \$3,000	Annual Maximum Co-Share \$1,000 Single; \$2,000 Couple; \$4,000 Family
Shareable Cost per Need	100% after IUA per need* IUA waived after 3rd need			100% after IUA per need* \$500 IUA after 3rd need			Only if > MRA amount 75% (1st), 100% (2nd MRA)			After AUA > \$400			100% after AHP or AHP+Co-Share If > \$5,000 If > \$2,500 If > \$500			75% after AUA 85% after AUA 100% after AUA			100% after AUA 100% after AUA 100% after AUA			80% after APA				
Max \$ Allowed per Need	No limit (max <1/3 total available \$)			No limit			\$150,000/yr No limit after MRA			None \$236,500 \$250,000			No limit \$125,000 / need			\$600k \$1 million \$1 million			No limit			\$1 million lifetime per incident				
Extended Sharing Avail. and Premium	N/A			N/A			\$1 million lifetime N/A			Save to Share \$15/year + \$133/person			N/A			+\$100k / #yr renewed Brother's Keeper: +\$20/unit			Unlimited			N/A			N/A	
MEDICAL SERVICES																										
Annual Physical	Not Included Access through DPC			Once a year			Female age > 40y, Male > 50y			No			Limited			No			2-mo wait, AUA waived Up to \$400			Services + Labs AUA waived			60-day waiting Up to \$600	
Well Child Visits	Not Included Access through DPC			Max \$250/visit			Max 6 visits, \$300/visit, \$35 copay			No			Yes, up to age 6			No			First 13 months of life only AUA waived			7 visits in first 2 years; 3 visits in 2nd year			Not subject to APA	
Immunizations	Pediatric: Yes; Adult: Flu vaccine only			Ped. only: 6-mo wait, time ltd			Flu vaccine only			No			No			No			Shareable, with restrictions			Subject to APA				
Screening Mammogram	Age 40+ IUA waived			Age 50+ IUA waived			Age 40+ Max \$500, \$35 copay			No			Shareable, subject to AHP			May be shareable			Age <49: q2y; Age 50+: q1y AUA waived			Shareable			Age <49: once; Age 50+: q2y APA waived	
Screening Colonoscopy	Age 45+, max \$2500 IUA waived			Age 45+, q10y 6-month waiting period			Age 50+, 1/year, 3 per lifetime 12-month waiting period			No			Shareable, subject to AHP			May be shareable			Subject to AUA* (except Colougard)			Shareable			Age 50+: q10y Max \$1,500	
Doctor's Office Visits	Not Included Access through DPC			Not Included Go through DPC			MRA Max \$300, \$35copay			Need-based*			After AHP, \$35 copay*			No No After PR			Through DPC Membership			Shareable			Shareable	
Hospitalization	100% after IUA*			IUA Semi-private Room			Subject to MRA			Need-based*			Subject to AHP			After PR After PR After PR			Subject to AUA*			Shareable			Pre-notification required	
Emergency Care	100% after IUA*			IUA +\$500 if 2nd ER for same			Subject to MRA			Need-based*			After AHP, \$200 copay*			After PR After PR After PR			Subject to AUA*			Shareable			Shareable	
Ambulance, Land/Air	For medical reasons After IUA			Linked to medical need request			Emergencies Land: max \$3k; Air: \$10k			Emergencies only			Between Hospitals Only			To nearest facility			To nearest facility			To nearest facility			To nearest facility, max \$25,000 for Air	
DPC Membership	Separate Not Included			Separate Not Included			No			No Shareable max \$100/mo			Up to \$1,800 shareable, after AHP			No			Partially Shareable*			Shareable, up to \$1,250/yr per family			No	
Prescriptions	During first 120 days of illness During first 12 months: transplants No limitations for cancer, SLIT			Up to 12 months as related to a need request, max \$500/mo Available Rx Share add-on			No			First 120 days only			First 6 mos after new diagnosis			No No After PR			During first 45 days for acute illness Subject to AUA			First 90 days after onset of incident			No	
Mental Health*	Max \$1,500 Outpatient Max \$5,000 Inpatient			Therapy w/ LifeWorks add-on			No			Inpatient only, up to \$50,000			Max 6 mos after new diagnosis			Only ER visit shareable			No			Shareable			Up to 10 visits/yr, \$125/visit	
Maternity*	Separate Maternity IUA: \$5,000 Routine, \$7,500 C-section No infertility treatments			IUA applies Time limit on need request No infertility treatment			None (Ruby or Sapphire) 90-day waiting period \$5,000 Pregnancy MRA Max Y1 \$12k; Y2+ \$25k			Due date > Start Date + 260 days Couple or Family plans only			After AHP for AHP > \$3,000 Max \$125,000 No infertility treatment			Hospital Only Max \$125,000			Shareable only if conception occurs after 7 months of membership Up to \$125,000/pregnancy No Doula			Shareable			Due Date > Start Date + 10 months Pregnancy Pre-Share of \$2,500 for Married Single, \$900 for Couple	
Chiropractor	Max 15 visits \$1,500/need or /year			Max 25 visits/need			After the 1st year			Up to 120 days			Pre-surgical only: Max 20 visits, 6wks			No			Chiro. or Acupuncture: Up to 12 visits/yr, \$75/visit			Max 12 visits per year			Chiro: 12 visits/yr, \$75/visit; Acupuncture: 10 visits	
Hospice	Up to 90 days, max \$200/day			Up to 90 days			N/A			Up to 90 days + poss another 90 d			Up to 30 days			No			Hospice: Up to 30 days; Respite: 5 days			Shareable			Pre-notification required	
Skilled Nursing /LTC	Up to 60 days, max \$25,000/need			Up to 90 days per need			90-day waiting, max 40 visits or days/yr			No			Up to 30 days			No No Max 20 days			Prenotification to Liberty required			Shareable			Up to 30 days	
Home Health Care	Up to 90 days, max \$200/day			Max 30 days and \$5,000			No			Visiting nurse: first 45 days			Max 60 days per incident			No No Max 45 visits			Up to 30 days per incident			Shareable			Up to 30 days	
DME	Up to 75% cost of equipment, and \$25,000			Up to 120 days for items > \$100			No			Rental: 1 month; Purchase: max \$5,300			Rent: 6 months, or Purchase; With restrictions			No			No			No			No	
PT / OT	Up to \$3,000/year			PT/OT: Up to \$7,500 ST: Up to \$3,000 Both: Max 35 sessions/need			12-month waiting period Max 20 visits for all services combined			Max 40 sessions per need (including OMT, chiropractic care) combined			Max 20 sessions/diagnosis Max 10 sessions after stroke, surgery, trauma			No No Max 45 visits			PT/OT/ST/RT: Max 12 initial + 8 add'l visits			Max 20 visits per year			Max 12 visits for all therapy types combined	
Speech Therapy																			Cardiac Rehab: 12 initial + 24 add'l							
What's Different?	Bill Negotiation, Expert 2nd Opinion			Additional Giving Fund			Lifetime limits on some pre-existing			DPC, Add'l Giving, Save to Share			DPC Sharing (only after AHP met)			Brother's Keeper			DPC Sharing			DPC Sharing			Simplicity	

Abbreviations: DPC=Direct Primary Care; DME=Durable Medical Equipment; PT/OT/ST/RT=Physical/Occupational/Speech/Respiratory Therapy; OMT=Osteopathic Manipulation Therapy; LTC=Long-Term Care; Chiro=Chiropractor; Acu.

Compiled April 2022 | Ochna Health Direct Primary Care, Georgetown, TX

DPC Memberships are not included. DPC Memberships include all primary care visits. Specialist visits are extra and subject to the individual program's guidelines. Best efforts were given to ensure the most accurate information, but typo errors and details might be missed. Please consult the full sharing guidelines of the respective programs for complete information. Plans are ACA-exempt with regards to the insurance mandate penalty. However, since 2019, the penalty has been reduced to \$0, but subject to change from future governmental rules and regulations.

