

WHY I CHOSE CHRISTIAN HEALTHCARE MINISTRIES OVER THE OTHER TWO SHARING PROVIDERS

There are two other major sharing ministries. Samaritan Ministry and Medi-Share. I have friends who use both and like them.

Why CHM over Samaritan Ministry For Me Personally

Samaritan Ministry has you pay directly to other members instead of into an escrow account. That means for larger bills, I might be getting checks from 18 different people for that incident. I don't have time to keep a giant spreadsheet noting who has and hasn't paid, what checks bounced, etc. I am trying to run a small business. Also, I had some privacy issues with others knowing my address, health history, and bank accounts, etc. I liked the single check approach and simplicity of CHM. There is also a yearly registration fee with Samaritan Ministry. There isn't for CHM.

Why CHM over Medi-Share for Me Personally

I don't know as many people who use Medi-Share who loved it. For me, Medi-Share would have cost me nearly twice as much per month. They also use an in-network/out-of-network provider system that didn't interest me. Any pre-existing conditions are not covered through sharing with Medi-Share. There were a few other things that sounded like they might become headaches.

Things to Know About CHM

Routine check-ups are not shared (covered). You'll want to make sure you have saved up some cash and talked to your doctor about a cash pay price in advance.

My family is covered under my spouse's insurance. I have individual coverage. Everything I have heard from friends who are covering their entire families under CHM give nothing but high praise. This gives me confidence.

Enjoying the freedom,
Jordan Fowler

Feel free to email me with questions: jordanpfowler@gmail.com

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