

# Your Good Health IS Your Freedom



Freedom HealthShare™ is a recognized healthcare sharing ministry  
of United HealthShare Ministry.

## Why Freedom HealthShare™?

Healthcare can be very expensive. Even the cheapest Obamacare plans are unaffordable unless you qualify for a government subsidy. Most Americans are being priced out of the market for individual insurance. The average increase for insurance programs sold on the exchange in 2017 was 36.8 percent or higher. These prices are forecast to climb another 20% in 2018 and continue skyward. A 2017 study found that United States residents in 47 out of 50 cities can't afford the cheapest Obamacare plan!

**Luckily you have a choice!** Freedom HealthShare™. The health sharing ministry United HealthShare is exempt from the rules and regulations under Obamacare because it is NOT insurance. Freedom HealthShare™ is available for those who may purchase healthcare insurance for themselves or their family and who want complete control over their own healthcare. Freedom HealthShare™ is NOT insurance. It is comprised of Faith-Based, health conscious people who share medical costs, making healthcare affordable together.

## What is Health Sharing?

The modern medical cost sharing movement was developed by a small band of Faith-Based people to practically demonstrate how to 'bear one another's burdens'. The tradition of health cost sharing has been practiced for decades by Faith-Based communities such as the Amish-Mennonite. However, in the early 1980's, an incident occurred that spilled the tradition beyond the Anabaptist world. A pastor in Ohio had a tragic auto accident and those who knew of his ministry to alcoholics and drugs addicts came to his aid. Within 45 days all his medical bills were paid in full because of the compassion and caring of fellow Faith-Based people. That pastor went on to begin the first health cost sharing ministry of its kind in modern times. Freedom HealthShare™ follows that tradition of making Faith-Based health cost sharing affordable and available to all that qualify.

Through a recognized ministry\* and administrators like Freedom HealthShare™ Services, health cost sharing is being used by thousands of families nationwide as an organized means of sharing medical expenses and making healthcare more affordable. *\*For details about recognized ministries go to [www.freedomhealthshare.org](http://www.freedomhealthshare.org).*

## It's Your Health, Your Money, Your Choice!

You are in charge of your care. This means staying as healthy as possible in accordance with our Shared Values. However, when you need care, the sharing plan can be there for you and your family. Our members live healthy lifestyles, and their actual costs are far less; that's how you save money.

**Everyone enjoys the savings!** We emphasize spiritual principles of wellness, health and prevention. Health conscious people have fewer bills, lower costs, and experience faster recovery when stricken with an illness.



## How It Works...

HealthSharing Services, LLC, a completely separate services organization has brought to the table experience, expertise and technology directly to our members that will effectively and efficiently administer each member's cost-sharing donations. Through Freedom HealthShare™, the opportunity to share medical expenses is open to anyone who subscribes to our Shared Values. When you have a medical incident, fellow members are committed to supporting you and sharing your costs.

Your member web portal will provide access to your personal and secure account that allows for full transparency of online payments, billing, sharing and other aspects of your healthcare sharing account.

### Step 1. Contribute

Everyone's monthly "Medical Share" is placed into their personal "Sharebox" until it is matched to another member's eligible needs. Access to your personal "Sharebox" is completely secure on the member portal. A fixed administration fee goes directly to the services organization. It ensures all of your medical sharing goes to help others, while the admin fee facilitates the matching process and other important member services that maximize sharing potential.



### Step 2. Live Healthy

Your overall health and wellbeing are your responsibility. Good health habits and behaviors make up the responsibility you abide by in our Shared Values. If you need support to improve your health, you can enroll in [Freedom Health Services Coaching](#) and work directly with a certified health coach who will help you achieve your short and long-term wellbeing goals.



### Step 3. Work with your Doctor

It is your responsibility to show your member ID card and the **Provider Brochure** and any other pertinent health sharing information when you go to a medical provider.



### Step 4. Submit and Process

The Services company's technology is unique. It helps maximize your sharing dollars and reduces overhead. Read the Provider Brochure on the member portal to understand how this process works. The Point-of-Service system reduces doctors' billing costs gets you a better deal and allows for the automated transfer of other member's Sharing Amounts (Member "Sharebox") contributions directly into your Sharebox for allowed and eligible medical expenses. No direct funds of the Ministry ever go to pay any member's bills. All donated Sharing Amounts are tracked so that a member can see where their Sharing Amounts have been allocated.



### Step 5. Confirmation

You and your doctor will receive an Explanation of Sharing in your personal web portal to confirm payment for services.



## How Sharing Funds are Used

Accountability and financial integrity are vital concepts at Freedom HealthShare™. All that we do at Freedom HealthShare™ is done in a spirit of public trust. That trust goes both ways. We ensure that our members fulfill their obligations to be truthful and honest with each other.

## Shared Values

All members pledge to abide by the Statement of Shared Values and to truthfully disclose information about themselves when they join or submit medical expenses to each other to be shared. The services company uses state-of-the-art technology to verify medical information and to be certain that funds contributed by and to members are used exclusively to help defray medical costs. We track all monthly assignments and verify that members send their Monthly Share Amounts.

## Your Money, No Surprises

There is a separate administration fee direct to the services company, a separate Medical Sharing Fee, kept in your share box account. There is yearly Membership Fee, which goes to the Ministry. The services company facilitates the sharing of your monthly share amount to be sent directly to another member who has medical expenses via distributions from the Sharebox, and tracks that exchange to be certain that it is appropriate. Freedom HealthShare™ is merely there to gather members together that want to share expenses with each other. There is a services team of health professionals that will advocate for you throughout your medical incident to manage your care effectively. Administration expenses and health coaching expenses are billed monthly, but itemized apart from the medical sharing amounts and Membership Fee.

# Your Good Health IS Your Freedom

**It's Your Health, Your Money, Your Choice!**

*There are 2 Program Choices to Best Fit Your Needs :*

## Be Responsible and Accountable

**Healthy people are statistically more happy and wealthy.** Your good health habits can free you from big bills and empower you and others to enjoy a healthy community of sharing healthcare costs.



### FREEDOM PLATINUM

\$1,000,000 per membership per year

### FREEDOM GOLD

\$125,000 per membership per year

# Freedom HealthShare™ powered by Simplicity Health Plans®



PROGRAM DETAILS	FREEDOM PLATINUM	FREEDOM GOLD
Shared medical expenses up to \$1 Million per membership per year	●	
Shared medical expenses up to \$125,000 per membership per year		●
FREEDOM VALUE		
Preferred Provider Organization PPO ( <i>avoids balanced billing</i> )	●	●
Wellness	●	●
MDLive (Telemedicine)	●	●
Pharmacy Discount Program	Save up to 85% on prescription drugs at virtually every U.S. pharmacy.	
<i>Freedom Value included in total monthly administrative fee amount. All enrolled members <b>MUST</b> take the Advanced Health Assessment and the online Tobacco Affidavit each plan year to qualify for sharing.</i>		
ELIGIBLE EXPENSES		
After Annual Unshared Amount ( <i>See Sharing Guidelines</i> )	Eligible bills up to \$1,000,000 per membership per year	Eligible bills up to \$125,000 per membership per year
Lower Annual Unshared Amount (AUA)	\$700/\$1400	\$700/\$1400
Higher AUA; Qualifies for Health Saving Account	\$1350/\$2700	\$1350/\$2700
Preventive screening no AUA ( <i>Limited services; see Sharing Guidelines</i> )	●	●
Office Visits (OV) for each related medical incident	●	●
Inpatient or outpatient treatment or surgery for a medically diagnosed condition	●	●
Prescription drugs during hospital stay and 45 days after acute illness	●	●
<i>Medical costs are shared on a per person, per incident basis, for illness or injury incurring medical expenses when treated by a physician, urgent care facility, ER, hospitals (inpatient or outpatient).</i>		
ANNUAL MEMBERSHIP	\$125	\$125

**DISCLAIMER:** This program is not an insurance company or product. United HealthShare Ministry is recognized sharing ministry. Sponsoring Freedom HealthShare™ does not guarantee or promise that your medical bills will be reimbursed. Sharing members' medical contribution amounts are not assignable by any member to any provider. Member sharing is totally voluntary. As such, this program should never be considered as a substitute for an insurance policy. Whether you receive payment for medical expenses and whether or not this program continues to operate, you may be liable for any unpaid bills or for amounts that exceed a services company negotiated allowed amount and/or a PPO agreement amount for services outside of the PPO network. For ease of understanding the term Annual Unshared Amount (AUA) will be used in place of the word "deductible" in the Sharing Guidelines. HealthSharing Services LLC DBA Freedom HealthShare™ Services administers services directly for members.

# 10 Facts About Freedom HealthShare™

- 1. Freedom HealthShare™ attracts health conscious Americans.** We emphasize Faith-Based principles of health and wellbeing. Our bodies are temples and we live by our Shared Values.
- 2. It's Your Health and Your Choice.** You can see any provider you wish but you want to make sure they accept the services allowed amount. Using the PPO can protect you against balance billing.
- 3. Not driven by profits.** Freedom HealthShare™ is a recognized not-for profit ministry. The ministry operates solely on the yearly membership fees. No funds of the ministry are used to pay member bills.
- 4. You're protected against excess charges.** As a sharing member, our members share medical bills based on fair, reasonable and honorable pricing. Our first priority is to advocate for our members and keep costs down.
- 5. Freedom HealthShare™ is accountable and transparent.** We practice person-to-person sharing of medical costs. You have complete line of sight for all bills, explanation of sharing and sharing amounts via your personal, secure online account.
- 6. Freedom HealthShare™ is an open community.** Our programs are open to all who subscribe to our Shared Values. We exist for anyone who wants to take direct control of their healthcare.
- 7. Freedom HealthShare™ is about choices.** There are two (2) health sharing options that you can choose from: Freedom Platinum or Freedom Gold.
- 8. Freedom HealthShare™ helps members access health and wellness services.** Your good health is your freedom. By staying healthy you are able to keep costs down for you, your family and the members of the sharing community. To support your wellbeing you will have access to the services company's wellness programs on the secure member portal. All members **MUST** complete the Advanced Health Assessment and the online Tobacco Affidavit each year to qualify for sharing.
- 9. Freedom HealthShare™ refund policy.** If for any reason you want to discontinue your membership within the first 60 days and you have NOT submitted any medical bills for sharing, we'll refund your monthly share completely—no questions asked.
- 10. Freedom HealthShare™ offers end of life assistance after two (2) years of membership.** End of life assistance helps to ease the costs its members face during the loss of a family member.







## Our Shared Values

Our members of United HealthShare come together to share medical bills because we believe it's the right thing to do. We don't participate because it's convenient, or less expensive than traditional insurance. We do it because our moral, ethical, and religious values compel us to care for and support each other during times of crisis. Our Faith-Based beliefs mobilize our actions, and we relate to each other in community because of them.

## Statement of Shared Values

- *We believe that our personal rights and liberties originate from God and are bestowed on us by God, and are not concessions granted to us by governments or men.*
- *We believe every individual has a fundamental religious right to worship God in his or her own way.*
- *We believe it is our Faith-Based and ethical obligation to assist our fellow man when they are in need according to our available resources and opportunity.*
- *We believe it is our spiritual duty to God and our ethical duty to others to maintain a healthy lifestyle and avoid foods, behaviors or habits that produce sickness or disease.*
- *We believe it is our fundamental right of conscience to direct our own healthcare, in consultation with physicians, family or other valued advisors, free from government dictates, restraints and oversight.*

## How to Join

### **Complete the Member Application**

Go to the [www.freedomhealthshare.org](http://www.freedomhealthshare.org) website and click on “**Join Now**”. Follow the online instructions.

**Complete the Online Medical Questionnaire** (*For yourself and/or dependents*). Once you completed your online medical questionnaire you will get immediate notification of your acceptance.

- Depending on the results of your questionnaire you may be **REQUIRED** to enroll in Freedom Health Coaching.
- Enroll in Health Coaching. (*If required*)

### **Make Your Program Selection**

Once accepted you will be prompted to select a program that meets your needs; select Freedom Platinum or Freedom Gold. Review the Sharing Guidelines and Fees.

**Authorize Payment.** Agree and authorize Freedom HealthShare™ Services access to funds via separate ACHs from your bank account for the monthly Medical Sharing amount; the monthly Admin Fee, and any monthly Health Coaching (if enrolled) fee.

**Download Your Membership Card.** Once all transactions have been completed, your membership cards will be available for download on the secure member portal. (*Print your cards*)

**Access Member Portal.** Go to [www.freedomhealthshare.org](http://www.freedomhealthshare.org) click on “Register” follow online instructions to create your userid and password. Your temporary PIN is the last four digits of your social security number. If you need assistance contact: [support@freedomhealthshare.org](mailto:support@freedomhealthshare.org)

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