

Ethical.






Affordable.

Comprehensive.



MEDICAL ELIGIBILITY COMPARISON

It can be difficult to tell which healthcare program fits your needs the best. To help you out, we put together this handy comparative table that illustrates which option to choose based on what is most important to you and your family.

	Solidarity HEALTHSHARE	Medi-Share	Samaritan	Christian Health-care Ministries	Traditional Insurance 1*	Traditional Insurance 2*
 100% SHARING	✓ Yes	Offers both Co-share and 100% sharing depending on membership	Offers both Co-share and 100% sharing depending on membership	The maximum sharing limit per illness is \$125,000 b. Sharing limits can be extended up to \$1 million or more per illness by participation in the CHM Plus program.	Depends on Level Bronze: 60% Silver: 70% Gold: 80%	Depends on Service and Whether In or Out of Network: 50%-90%
 ALTERNATIVE / NATUROPATHIC CARE	✓ Yes	No	Yes, limited to specific list of alternative treatments	No	No	No
 AMBULANCE	✓ Yes	Yes	Yes	Yes	Yes	Yes
 COSMETIC PROCEDURES	✓ Yes, when medically necessary	Only for breast reconstruction due to breast cancer procedures	Yes w/ conditions	No	No	No
 CHIROPRACTIC	✓ Yes	Yes	Yes	No	Services exceeding 20 visits per calendar year (Only applies to HMO plans)	Coverage is limited to 35 visits for Physical Therapy, Occupational Therapy, Speech Therapy and Chiropractic care combined.



*Details of policy vary depending on the plan.

Solidarity HealthShare is not insurance, nor is it offered through any insurance program.

	Solidarity HEALTHSHARE	Medi-Share	Samaritan	Christian Health-care Ministries	Traditional Insurance 1*	Traditional Insurance 2*
 CANCER, INCLUDING PRECISION GENOMIC TREATMENTS	✓ Yes	Yes, not including Precision Genomic Treatment Options	Yes	Yes, not including Precision Genomic Treatment Options	Yes, not including Precision Genomic Treatment Options	Yes, not including Precision Genomic Treatment Options
 DENTAL	No, unless for eligible accident Offers discount with Solidarity care card	No, unless for eligible accident	No, unless for eligible accident	No	No, unless conditions specifically covered in the policy	No, unless conditions specifically covered in the policy
 PRE-EXISTING CONDITIONS	Eligible to share after first year of membership.	Eligible after 3 years	Eligible after an entire year of being completely symptom free	Eligible after an entire year of being completely symptom free	No	No
 DIABETES	✓ Yes, both type 1 and 2 with Solidarity Well	No	Yes, for type 2	No (PreX)	Yes	Yes
 DIAGNOSTIC TESTS	✓ Yes	Yes	Yes	Yes	Yes	Lab: \$40 copay/visit. Deductible does not apply. Xray \$45 copay. CT/PET/MRI: 35% coinsurance
 EATING DISORDERS	✓ Yes	No	No	No	Yes	Yes
 EMERGENCY ROOM VISIT	✓ Yes	Yes, with provider fee	Yes	Yes	Yes	Yes w/ 50% coinsurance
 HIGH BLOOD PRESSURE	✓ Yes, with Solidarity Well	Yes	Yes	No (PreX)	No	No
 HOME HEALTHCARE	✓ Yes	Yes, with limits	Yes, with limits	Yes	Home healthcare and infusion therapy exceeding 42 visits (of up to four hours each) per calendar year	Yes w/ 35% Coinsurance




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	Solidarity HEALTHSHARE	Medi-Share	Samaritan	Christian Health- care Ministries	Traditional Insurance 1*	Traditional Insurance 2*
 HOSPICE CARE	✓ Yes	Yes, with limits	Yes	No	No	Yes w/ 50% coinsurance
 HOSPITAL CHARGES	✓ Yes	Yes	Yes	Yes	Deductible / Coinsurance	50% coinsurance
 MATERNITY, INCLUDING OB, HOSPITAL, MIDWIFE, BIRTHING CENTER, AND/OR HOME BIRTH	✓ Yes	Yes, with limits	Yes, with 30% co-share after initial unshareable amount is met. Sharing limit of \$247,000.	Yes, with limits on CHM Gold only	Yes, with limits	Office visit: No charge Childbirth/delivery: 50% coinsurance Childbirth/delivery facility services: 50% coinsurance
 MENTAL HEALTH SERVICES	✓ Yes	Yes, with limits	No	No	Yes	Outpatient office visits: \$35 copay/visit, deductible does not apply; All other outpatient services: 35% coinsurance Inpatient Services: 50% coinsurance
 NAPRO TECHNOLOGY	✓ Yes	No	No	No	No	No
 ORGAN TRANSPLANT	✓ Yes	Yes	Yes	Yes	Yes, at certain facilities	Yes, at certain facilities
 PRESCRIPTIONS FOR ACUTE AND CHRONIC CONDITIONS	✓ Yes	No	No	No	Yes	Yes
 PHYSICAL THERAPY	✓ Yes	Yes	Yes	Yes	Yes	Yes

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	Solidarity HEALTHSHARE	Medi-Share	Samaritan	Christian Health-care Ministries	Traditional Insurance 1*	Traditional Insurance 2*
 PROSTHETICS	✓ Yes	Yes	Yes, up to 120 days when prescribed	No	No	No
 STERILIZATION REVERSAL	✓ Yes	No	No	No	No	No
 SUPPLEMENTS	✓ Yes	No	Yes	Yes	No	No
 TELEHEALTH	✓ Yes	Yes	No	Yes	Yes	No
 OCCUPATIONAL, SPEECH, CARDIAC REHAB THERAPIES	✓ Yes	Yes	Yes	No	Yes	Yes
 WELLNESS VISITS/ ROUTINE MEDICAL CARE, INCLUDING SCREENING MAMMOGRAMS AND COLONOSCOPIES	✓ Yes	No	No	Yes	Yes	Yes
 VACCINATIONS	✓ Yes	No	No	No (Only infant)	Yes	Yes
 FERTILITY PROGRAMS/ TREATMENTS	✓ Yes	No	No	No	No	No
 NO IN-VITRO FERTILIZATION/ EMBRYO ADOPTION	✓ Yes	Yes	No	Yes	Yes	Yes
 NO PROVIDER FEES AT POINT OF SERVICE	✓ Yes	No	Yes	Yes	No	No

* Details of policy vary depending on the plan.

ATTENTION: This program is not an insurance company nor is it offered through an insurance company. This program does not guarantee or promise that your medical bills will be paid or assigned to others for payment. Whether anyone chooses to pay your medical bills will be totally voluntary. As such, this program should never be considered as a substitute for an insurance policy. Whether you receive any payments for medical expenses and whether or not this program continues to operate, you are always liable for any unpaid bills.