

Thinking of joining a healthcare sharing program?

Here's a checklist to help you understand what to expect and what steps to take before you join.

Understanding the Basics

- ☐ I understand that healthcare sharing is **not insurance** but a community-based way to share medical expenses.
- ☐ I've reviewed the organization's **guidelines** to know what's eligible for sharing.
- ☐ I'm comfortable with the faith or lifestyle principles required for membership (if applicable).

Monthly Share & Costs

- ☐ I know my **monthly share** amount and how it's determined (age, household size, program option).
- ☐ I've budgeted for my **member responsibility** (similar to a deductible).
- ☐ I understand when my monthly share is due and how missed payments might affect my membership.

Member Responsibility

- ☐ I've reviewed what counts toward my annual **member responsibility**.
- ☐ I know how to **submit medical bills** or "needs" for sharing.
- ☐ I understand which **services are not eligible** (like routine dental, cosmetic, or preexisting conditions).

Working with Providers

- ☐ I've checked whether my current **providers** accept my sharing program.
- ☐ I know how providers **bill the sharing organization** and what I may need to pay upfront.

Before You Join

- ☐ I've compared multiple healthcare sharing options to see how they handle large medical needs.
- ☐ I've verified how quickly members are typically reimbursed.
- ☐ I've read member reviews or asked existing members about their experiences.

 **Pro tip:** Print this checklist and go over it before you enroll—it'll help you make a confident, informed choice.