

# PUTTING FAITH IN HEALTHCARE SHARING MINISTRIES?



## 4 POINTS TO CONSIDER

*HCSMs offer a healthcare option, mostly for affordability. Some are good. Others exploit loopholes to commit fraud. Know before you buy.*

1

### **HCSMs are NOT insurance**

They look like health insurance, but are not. Most plans are not Affordable Care Act compliant. Don't expect coverage for pre-existing conditions, mental health or other needs. Check in advance.

2

### **State insurance departments may not regulate plans**

If you have a coverage or claim dispute don't expect your state insurance department to help- DOIs have little authority over unlicensed insurance products.

3

### **HCSMs history of fraud**

Some HCSMs may be legitimate, but many states have taken action against HCSMs for deceptive or fraudulent practices.

4

### **Verify before you buy**

Be cautious, check the HCSM out fully and verify all claims about services, coverage, or payments.



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