



NEWS RELEASE

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Healthsharing is an Affordable Health Insurance Alternative

- **Healthcare costs in U.S. expected to increase 7% in 2024**
- **Liberty HealthShare offers sharing programs starting at just \$89 a month**
- **Non-profit ministry serves Christians across America**

CANTON, Ohio, December 7, 2023 – Across the country, Americans, already facing tight family budgets due to inflation, are trying to figure out how to afford higher healthcare costs for 2024.

Whether they get health insurance through their employer or a government-managed marketplace, costs are increasing. According to PwC's annual research report, healthcare costs will rise 7% in 2024. That's on top of increases of 6% and 5.5% in 2023 and 2022 respectively.

Depending on whether they work for a large company or a small business, workers who get insurance from their employer are looking at annual increases in their share of the premiums ranging from \$500 to \$2,500 for a family of four. That's a 7% jump for family premiums.

For families who buy health insurance through the government marketplace without subsidies, it's even more. According to [healthcare.gov](https://www.healthcare.gov), the average monthly premium for a 40-year-old couple with two children ranges from \$1,275 a month for a "bronze" plan to \$1,837 for a "gold" plan. On top of that, deductibles and co-insurance would add thousands of dollars more to their costs, nearly \$10,000 in some cases.

In comparison, Liberty HealthShare's Liberty Connect sharing program has a monthly sharing contribution of just \$771 for a 40-year-old Christian couple with two children and an annual unshared amount of just \$3,000 with a 15% co-share.

The lowest-cost Liberty HealthShare program, Liberty Freedom, is a catastrophic program designed for healthy Christian adults 35 and under who are looking for support during life's unexpected health crises. Monthly share amounts start at an affordable \$89 for an individual.

"So many people, even if they have an employer-sponsored plan, tell us that they can't afford the premiums, deductibles and out-of-pocket costs of health insurance," said Dorsey Morrow, chief executive officer of Liberty HealthShare, one of the country's leading Christian healthsharing ministries.

"Our programs were designed to make the Christian tradition of sharing available and affordable to all people of faith," he added.

(more)

Morrow acknowledged that making healthcare decisions are difficult. He suggests doing research and comparing offerings from both insurance companies and healthsharing ministries during the open enrollment period.

“I encourage people to call and talk with our enrollment specialists to discuss their options. We would rather someone make an informed, prayerful decision, even if that choice isn’t Liberty HealthShare, than discover later that healthsharing isn’t a good fit for their family,” Morrow said.

In addition to affordable costs, core Liberty HealthShare programs also include free access to telehealth for both physical and mental health as well as significant discounts on prescriptions, dental and vision care and even LASIK surgery.

Liberty HealthShare is a non-profit 501(c) (3) charitable Christian medical cost-sharing ministry focused on members helping each other in times of need. The faith-based program, which facilitates healthsharing for its members, is a caring community of Christian health-conscious individuals and families who choose to support one another and agree to the biblical values of stewardship to make healthcare affordable for all.

As it is not insurance, Liberty HealthShare enrollment is available year-round with no requirement for special life events to qualify. For more information about its healthcare sharing programs visit libertyhealthshare.org or call (855) 585-4237.

Liberty HealthShare is not an insurance company nor is it offered through an insurance company. Liberty HealthShare’s Sharing Programs do not guarantee or promise that a member’s medical bills will be paid or assigned to others for payment. Whether anyone chooses to pay a member’s medical bills will be totally voluntary. As such, Liberty HealthShare’s Sharing Programs should never be considered as a substitute for an insurance policy. Whether a member receives any payments for medical expenses and whether or not Liberty HealthShare continues to operate, the member is always liable for any unpaid bills.

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