

CONSUMER COUNSELOR

INSURANCE INFORMATION FOR MICHIGAN CONSUMERS

HEALTH CARE SHARING MINISTRIES: NOT HEALTH INSURANCE

Health care sharing ministries are faith-based, nonprofit entities that match members with financial or medical needs with other members who might assist in meeting those needs. If you are thinking about joining a health care sharing ministry, please review the following information to understand if this type of arrangement is right for you and your family.

HOW HEALTH CARE SHARING MINISTRIES WORK

Health care sharing ministry membership is limited to individuals who are of a similar faith. The ministry may choose to help pay for participants' financial or medical needs through voluntary contributions made by participants, or the ministry may match participants who have financial or medical needs with other participants who can assist with those needs. Under the law, participants cannot be required to contribute to the financial or medical needs of another participant, and there is no guarantee of payment for any medical or financial obligations.

It is very important to carefully read the documents provided by the health care sharing ministry to ensure that the arrangement meets your and your family's needs.

HEALTH CARE SHARING MINISTRIES DO NOT PROVIDE HEALTH INSURANCE

By statute, health care sharing ministries are not considered health insurance because they do not assume any risk, and because the ministries are not legally or contractually obligated to pay health care costs.

Most insurance policies are required to include coverage for pre-existing conditions and essential health benefits and must not be subject to annual or lifetime benefit maximums. Health care sharing ministries do not have to meet these requirements.

HOW HEALTH CARE SHARING MINISTRIES ARE REGULATED

Health care sharing ministries are not regulated as insurance under state or federal law and therefore are not regulated by DIFS. You can file a complaint involving a health care sharing ministry with the Michigan Attorney General.

If you are unsure whether an entity is a health care sharing ministry or if you have other questions or concerns about your insurance, you may also contact DIFS.

ABOUT DIFS

The mission of the Michigan Department of Insurance and Financial Services is to ensure access to safe and secure insurance and financial services fundamental for the opportunity, security, and success of Michigan residents, while fostering economic growth and sustainability in both industries. For more information, please contact DIFS Monday through Friday, 8 a.m. to 5 p.m. at 877-999-6442 or visit Michigan.gov/DIFS.

MICHIGAN ATTORNEY GENERAL Consumer Protection Division



Michigan.gov/AG



(877) 765-8388

MICHIGAN DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES



Michigan.gov/DIFSComplaints



(877) 999-6442

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