

Health Care Sharing Organizations

What NH Consumers Should Know

- Health Care Sharing Organizations (also known as Health Sharing Ministries) are an option that is **not health insurance, but may look and feel similar** to health insurance.
 - Members of these organizations “share” health costs on a voluntary basis.
 - Some are set up with networks, metal levels, or other insurance-like features.
- In New Hampshire, **some** Health Care Sharing Organizations are **exempt from insurance regulation** due to a state law that was passed in 2012 ([RSA 126-V](#)).
 - To be exempt, a Health Care Sharing Organization must meet requirements including:
 - In existence continuously and without interruption since 12/31/99
 - Tax-exempt pursuant to section 501(c)(3) of the Internal Revenue Code
 - Faith-based organization which limits its participants to individuals who share a common set of ethical or religious beliefs, and whose participants share medical expenses in accordance with those beliefs
 - NH-specific written disclaimer prominently on all applications and guideline materials distributed by or on behalf of the organization:

"IMPORTANT NOTICE

This organization is not an insurance company, and its product should never be considered insurance. If you join this organization instead of purchasing health insurance, you will be considered uninsured. By the terms of this agreement, whether anyone chooses to assist you with your medical bills as a participant of this organization will be totally voluntary, and neither the organization nor any participant can be compelled by law to contribute toward your medical bills. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills. This organization is not regulated by the New Hampshire Insurance Department. You should review this organization's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs."

- A Health Care Sharing Organization that does not meet the criteria for exemption **may be operating an illegal insurance company**.
 - Health Care Sharing Organizations **cannot offer group** (job-based) coverage
- Just because a Health Care Sharing Organization complies with the exemption law does not mean it is a good source of coverage. Exempt Health Care Sharing Organizations have:
 - No statutory obligation to pay for any services/costs you incur
 - No requirement to cover any particular services
 - No obligation to include payment for preventive services
 - No appeal rights
 - No oversight by the NH Insurance Department
- **Be informed** about what you're choosing:
 - Read the “plan” materials and ask questions if something seems confusing
 - Understand how the organization operates in terms of payments and shared costs

- Think about whether you share the beliefs or values of the organization and are willing to accept its values-based conditions on which costs can be shared

- Contact the NHID if you have questions or concerns about a health coverage option, especially if:
 - It's presented as "ACA compliant" but is not listed on HealthCare.gov
 - It seems like a deal that's "too good to be true"
 - It's presented as exempt from NHID oversight, but does not appear to meet the exemption criteria

- **The New Hampshire Insurance Department Can Help:**
 - For more information from the NH Insurance Department on open enrollment, visit our website, www.nh.gov/insurance. You can contact the Insurance Department with questions or concerns at 1-800-852-3416 or (603) 271-2261, or by email at consumerservices@ins.nh.gov.