

## Liberty HealthShare Offers Affordable Health Insurance Alternatives

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- Individual sharing program contributions start at just \$159 a month
- Sharing programs for a family of 5 as low as \$499 a month
- New low-cost sharing programs for young adults and seniors
- No increases in monthly sharing contributions



Across the country, Americans are spending time thinking and talking about their healthcare instead of simply focusing on spending time with family and friends during the joyous holidays this time of year.



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Dorsey Morrow, Liberty HealthShare chief executive officer That's because it is "open enrollment" season for health insurance; not only for people who must use the government's healthcare marketplace, but also for those who get insurance through their employer.

This year, most are discovering that inflation has not only impacted prices at the grocery store and gas station, but also their healthcare costs.

Industry analysts expect premiums charged for insurance

policies bought through the marketplace website to increase anywhere from 8% to 10% on average. Inc. magazine reported that a non-profit foundation that focuses on health issues, expects jumps of up to 14%.

Cost increases are also likely for those in employer-sponsored plans. CNBC reports that some companies are seeing insurers raise their premiums by 30% to 40%. Some may absorb this cost, but others will have to pass it on to their employees. This is expected to hit owners and

employees of small businesses especially hard.

"Every day we hear from people who simply 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. "They say meeting their out-of-pocket maximum is like having no insurance at all."

Fortunately, Liberty HealthShare offers an <u>affordable alternative</u> to health insurance. Individual sharing program contributions start at just \$159 a month. Sharing programs for a family of five start at \$499 a month.

Liberty HealthShare even has a new sharing program for young adults called <u>Liberty Rise</u> that is just \$119 a month. <u>Liberty Assist</u>, a new program designed for seniors on Medicare starts at just \$85 a month.

"Our programs were designed to make the Christian tradition of sharing available and affordable to all," said Morrow. "Liberty HealthShare is excited to help our members, and others facing higher healthcare costs, enter 2023 with no increases in our monthly sharing contributions."

In addition to holding the line on cost, Liberty HealthShare has added several valuable features to its sharing programs. Members of its Liberty Unite, Liberty Connect and Liberty Essential sharing programs now have 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's programs are based on shared ethical and religious beliefs, a religious tradition of mutual aid, neighborly assistance and financial sharing. They are designed for individuals who maintain a Christian lifestyle, make responsible choices regarding their health, and believe in helping others.

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 <a href="http://www.libertyhealthshare.org">http://www.libertyhealthshare.org</a> or call (855) 585-4237.

Established in 1995, 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 is a caring community of more than 100,000 health-conscious individuals and families who choose to support one another and agree to the Christian values of stewardship to make healthcare affordable for all.

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