

Jericho Share Offers Affordable Healthcare Solutions through Health Sharing

HSA for America introduces Jericho Share - cost-effective plans focused on catastrophic events, ensuring high-quality care while minimizing expenses.

UNITED STATES, April 30, 2024 /EINPresswire.com/ -- HSA for America, a provider of healthcare solutions for Americans, is excited to introduce a new health sharing plan - Jericho Share as a flexible, cost-effective sharing option for everyday care.



Jericho Share has emerged as a beacon of hope for individuals and families nationwide, offering a community-driven approach to health care that is rooted in religious and ethical beliefs. The Jericho Sharing Plan is an excellent option for individuals or families currently in good health but needs a plan focused on future catastrophic events while paying low monthly costs out-ofpocket.

At Jericho Share, members contribute to and share the financial burden of other members' eligible medical needs, guided by a set of principles outlined in the <u>Member Information Guide</u>. This unique model ensures that members have access to high-quality health care at reasonable prices while inspiring grace and compassion in others.

With a dedicated team of over 125 employees, Jericho Share manages the member experience with a focus on positivity and support. Based in Houston, Texas, Jericho Share serves members across the country, sharing a range of services including office visits, preventative and wellness services, and inpatient hospitalization.

Jericho Share Program offers three benefit tiers: DISTINCT, DIVERSE, and DYNAMIC. Before each of the plans kicks in, the member will pay an initial member responsibility amount (MRA), after which the cost-sharing begins.

Per membership year, the DISTINCT membership will share 100% of medical costs, after the

MRA has been paid. Under the DISTINCT plan, members have a maximum exposure of \$15,000 per family member for up to three family members. A self-only plan would have a maximum out-of-pocket exposure of \$15,000. A plan covering a parent and child, or a couple, would have a maximum exposure of \$20,000. A plan covering a family of three or more would have a maximum out-of-pocket exposure of \$25,000. The DISTINCT plan is best for those in good health who don't expect to consume much healthcare in the foreseeable future, and who have enough in savings or other assets to absorb an unexpected medical bill of up to \$15,000, \$20,000, or \$25,000 in a given year.

The DIVERSE plan will share 100% of members' medical expenses after the initial MRA is settled. Out-of-pocket plans for the DIVERSE tier are \$12,000 for an individual, \$14,000 for a couple, and \$16,000 for a family.

The DYNAMIC plan tier is for those who do not mind paying more in upfront sharing costs but want to minimize paying their MRA. Unlike other tiers, members only pay for MRA once before qualifying for sharing. Maximum out-of-pocket costs are the MRA.

In addition to the sharing above, Jericho Share Community members also enjoy unlimited, free access to MDLIVE, a network of state-licensed primary care physicians. MDLIVE doctors are available for telephone and video consultations 24 hours per day, 7 days per week, and 365 days per year.

All Jericho Share Community members also have access to the powerful Paramount Rx program, which works at over 57,000 participating pharmacies in the U.S. This discount plan offers discounts of up to 20% on brand-name drugs and up to 70% on generic medications. Paramount Rx is unlimited, and members can use this benefit immediately upon their membership effective date. This program can be useful to help pay for drugs from a ShareRx formulary. There's also a 24-hour help desk for members who want to speak with a pharmacist about their medications.

Jericho Share Community's ShareRx plan allows members to add additional sharing eligibility for prescription drugs. There are four "tiers" in the ShareRx option: ShareRx 1, which allows for up to \$3,000 in additional cost-sharing for certain prescription drugs, and ShareRx 2-4, which offers unlimited sharing with varying formularies. Monthly contributions for prescription drug benefits via JHS are as low as \$48.95 for an individual or \$68.95 for a family.

"HSA for America is proud to partner with Jericho Share to help individuals and families navigate the complexities of health care sharing," said Wiley Long, President of HSA for America. "Together, we can ensure that members find the right plan to suit their unique needs and circumstances."

HSA for America specializes in making healthcare affordable and accessible for every American by providing comprehensive information on health sharing, health insurance, and other health benefits to self-employed individuals, business owners, and people without insurance subsidies. Additionally, they assist people in signing up for the best plan to suit their needs. HSA for America supports HSAs, health sharing, and Direct Primary Care as alternatives to traditional health insurance.

For more information about Jericho Share and its health care sharing options, please contact a <u>Personal Benefits Manager</u> for a free consultation.

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