

Health Sharing Ministries See Growth as Year-Round Enrollment Option Gains Appeal

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AUSTIN, TX, UNITED STATES, May 9, 2025 /EINPresswire.com/ -- As enrollment periods for Affordable Care Act (ACA) health plans remain limited to a few weeks each year, more Americans are turning to health care alternatives that offer greater flexibility. Among those options, health care sharing ministries are seeing a rise in participation for their year-round access and community-based approach.



netWell - Always Open Enrollment

netWell™, a nonprofit health care sharing ministry, reports increased interest in its faith-based cost-sharing programs. These models allow individuals and families to join a community that contributes monthly toward shared medical expenses.

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Ben Arndt, COO of netWell™

“The conventional health care system limits enrollment to specific windows, which can leave people without options when they need them most,” said Ben Arndt, COO at netWell. “Health sharing offers a flexible alternative with enrollment available year-round.”

ACA Enrollment Limits Prompt Search for Options

The ACA's Open Enrollment Period typically runs from early November through mid-January. Outside of this window, only individuals who experience a qualifying life

event—such as marriage, childbirth, or job loss—can adjust their coverage. Others may be left with gaps in care or may need to seek short-term health plans, which often carry limited benefits and higher out-of-pocket costs.

Health Sharing Offers a Non-Insurance Alternative

Health care sharing ministries (HCSMs) like netWell operate outside of the traditional insurance framework. Though not insurance, these nonprofit, faith-based organizations facilitate voluntary contributions that help cover members' medical costs.

Key features of netWell's programs include:

- Year-round enrollment
- Community-based sharing model
- Access to a broad provider network
- Monthly contributions that are often lower than standard insurance premiums

In addition to medical cost sharing, some ministries also offer supplemental coverage for dental services and catastrophic care, allowing members to personalize their participation.

About netWell™

netWell™ is a 501(c)(3) health care sharing ministry providing faith-based alternatives to traditional health insurance. Through a nonprofit model, netWell connects members to a community that shares in medical expenses while offering flexibility, transparency, and affordability. The organization's programs include catastrophic coverage, comprehensive health plans, and optional dental benefits.

For more information, visit www.netwell.com.

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