

# One Big Beautiful Bill Act Tightens ACA Access—HCSMs Offer a Simple, Values-Based Alternative

*With new ACA restrictions taking effect, many Americans are re-evaluating their healthcare options. HCSMs offer a values-based, cost-sharing alternative.*

AUSTIN, TX, UNITED STATES, July 9, 2025 /EINPresswire.com/ -- With the recent passage of [H.R.1 -](#)

[One Big Beautiful Bill Act](#), changes to the Affordable Care Act (ACA) are beginning to take effect, raising concerns about the accessibility and affordability of healthcare coverage across the U.S.

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*Bob Malone, CEO and  
Chairman of the Board at  
netWell™*

In light of these shifts, health care sharing ministries (HCSMs) present a simple, values-based alternative for individuals and families seeking predictable costs, year-round access, and a values-based approach to managing medical expenses.

The new legislation introduces a number of ACA-related changes, including:

- Shortened open enrollment periods, limiting the time available to apply for coverage
- Increased paperwork and verification requirements, particularly for immigrant families
- Tighter eligibility for subsidies, affecting those with fluctuating or unverifiable income
- Uncertainty around premium stability as enhanced federal subsidies are phased out

“As government-managed healthcare becomes more complicated and exclusionary, health sharing ministries offer a clear, community-driven path forward,” said Bob Malone, CEO and Chairman of the Board at [netWell™](#). “We exist to simplify healthcare, not make it harder to access. This model puts people, not bureaucracy, at the center of care.”

## One Reliable Alternative in a Complicated Healthcare System

As ACA barriers increase, HCSMs are uniquely positioned to provide individuals and families with

accessible, straightforward healthcare solutions. Here's how:

### 1. A Solution to Shrinking ACA Access

As enrollment windows tighten and administrative burdens grow, many HCSMs offer year-round open enrollment and a simple, streamlined membership process—no income verification, no government paperwork delays.

### 2. Freedom from Government Subsidy Restrictions

Unlike ACA plans, HCSM memberships are not tied to government subsidies or income qualifications. Members can depend on consistent access to affordable health sharing regardless of employment status or immigration concerns.

### 3. Protection from Rising Premiums

With ACA premiums expected to rise with subsidy rollbacks, HCSMs provide a cost-stable and predictable alternative. Many programs begin at rates significantly lower than comparable traditional insurance.

### 4. Nationwide Support

Members of health care sharing ministries often have access to services like preventive care, telemedicine, hospitalization sharing, and mental health support, without the limitations of specific network providers or government-imposed barriers. Some providers, like netWell™, also include options for dental care and other supplemental services, depending on membership levels.

### 5. A Values-Based, Community-Driven Solution

As nonprofit organizations, HCSMs enable members to share medical needs within a supportive, like-minded community. The focus is on compassion, transparency, and mutual care—without the government red tape or profiteering often associated with traditional insurance models.

### A Better Way Forward

As the healthcare system grows increasingly complex, with tighter restrictions, shifting subsidies, and more government oversight, many Americans are looking for a simpler path. HCSMs offer



an independent, community-driven solution that removes the guesswork from healthcare.

Unlike traditional insurance tied to strict enrollment periods and income requirements, healthcare sharing ministries prioritize clarity, compassion, and connection—not government red tape.

“We believe healthcare should be clear, compassionate, and community-connected,” Malone added. “That’s the foundation healthcare sharing is built on.”

#### About netWell™

Looking for a simple alternative to ACA plans and traditional health coverage? netWell™ is a federally recognized nonprofit 501(c)(3) healthcare sharing ministry (HCSM) offering affordable, flexible membership options. Members share in each other’s medical needs through a transparent, community-driven approach rooted in faith.

To learn more about HCSMs, visit our website at [www.netwell.com](http://www.netwell.com)

All programs and services are subject to terms and conditions. Membership options vary; see our website for details.

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