

# ACA Premiums Set to Spike—Health Sharing Offers a Smarter Solution

*Health-Sharing Emerges as a Smarter Choice in the Wake of ACA Cost Spikes*

AUSTIN, TX, UNITED STATES, July 24, 2025 /EINPresswire.com/ -- A [new analysis](#) reveals that Affordable Care Act (ACA) marketplace insurers are planning the largest premium hikes since 2017, with increases potentially exceeding 30% in some states. As consumers brace for rising healthcare costs and the possible expiration of enhanced federal subsidies, Health Care Sharing Ministries (HCSM), such as netWell™, are providing a flexible alternative to traditional insurance.



netWell - Always Open Enrollment

## What's Driving the Surge in Health Costs?

ACA insurers across 19 states and D.C. are proposing their largest rate hikes in nearly a decade—with a median premium increase of 15% for 2026, and some filings requesting hikes of over 30%.

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The value proposition is simple. We offer affordability, flexibility, and a sense of purpose—something the ACA marketplace increasingly struggles to deliver.”

*Daniel Olmos, from the customer service line for netWell™*

## What's behind the spike?

- Rising medical costs, including hospital care, outpatient services, and high-cost treatments
- Increased use of care as more people return to preventive and elective services post-COVID
- Soaring prescription and gene therapy prices, especially in specialty care
- Uncertainty around federal subsidies, which could significantly impact middle-income households

Without an act of Congress, millions of middle-class

Americans are poised to see their monthly premiums jump by 75% in 2026. Even those with

employer-compensated plans will feel the sting, as businesses pass this cost along in the form of higher deductibles, lower salary increases, and higher prices on goods and services.

### A Smarter Solution

Health-Sharing services like netWell™ offer a proactive alternative when families and individuals need relief. Faith-based HCSMs facilitate member-to-member sharing of medical expenses while sidestepping the volatility of ACA-regulated premiums. Costs are kept lower at HCSMs through reduced incentives for medical-fraud that larger Insurance Corporations spend time and resources fighting as job 1. For an HCSM, their first priority is a commitment to service of their community, creating better outcomes at lower costs per member.

### Why an HCSM?

As an example of what families could experience with an alternative to ACA-based insurance, look at the now mature offering from netWell™. Their premiums have risen less than a 1/3rd of the cost of ACA plans over the past half decade. Primary takeaways:

- Stability Amid Chaos: netWell™'s Elite+ membership begins at just \$269/month, with [fixed Member Commitment Portions](#) (MCPs) as low as \$2,500, ensuring predictable out-of-pocket costs, even as ACA rates fluctuate.
- All-Inclusive Membership: Elite+ includes hospitalization, emergency room care, mental health visits, labs, preventative screenings, telemedicine, maternity, and more—all in one streamlined, community-driven membership.
- No Network Restrictions: Members choose their own providers without being penalized for out-of-network care.
- Exempt from ACA Mandates: As a recognized HCSM under federal law, netWell™ members remain exempt from the ACA's individual mandates that can potentially change with each election cycle.

"The value proposition is simple," said Daniel Olmos, from the customer service line for netWell™. "We offer affordability, flexibility, and a sense of purpose—something the ACA marketplace increasingly struggles to deliver."

### About netWell™

netWell™ is a federally recognized nonprofit 501(c)(3) healthcare sharing ministry (HCSM) committed to helping members navigate healthcare costs through a transparent, faith-based, and community-driven approach. netWell™ offers diverse membership options that enable members to share in each other's medical burdens while receiving care tailored to their unique needs.

With a focus on affordability, flexibility, and faith, netWell™ provides an alternative to traditional healthcare coverage that protects individuals and families at reasonable rates.

To learn more about netWell™, please visit [our website](#).

All programs and services are subject to terms and conditions. Membership options vary; details

can be found at [www.netwell.com](http://www.netwell.com)

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