

Healthsharing: The Alternative to Traditional Healthcare's Profit-First Crisis

As families face rising healthcare costs, healthsharing ministries offer a people-first alternative focused on affordability, trust, and shared community care.

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Across the nation, families are asking hard questions about the true cost of healthcare. As annual employer-sponsored family premiums surpass \$26,993, [a recent KFF report](#) shows that this dramatic increase outpaces general inflation and wage growth.

These conversations demonstrate a clear public demand for restructuring the healthcare system to prioritize patient affordability and supply chain resilience over corporate profits.



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The Reality of Rising Costs

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

The latest KFF data highlights the growing financial burden on American families and employers, highlighting the urgency for alternative models. The average annual deductible for single coverage has reached \$1,886, a 17% increase since 2020. With average family premiums up 6% from the previous year, and workers contributing an average of \$6,850 annually to this cost, the profit-driven system is showing more faults than benefits for many families.

A Community-Centered Alternative

While top-down reforms often focus on regulating profits

within the healthcare system, many Healthcare Sharing Ministries take a different

path—removing profit from the equation altogether. As a modern faith-based alternative, led by former UnitedHealthcare executive Bob Malone, netWell™ exemplifies this bottom-up approach. Through a transparent, member-to-member sharing model, netWell is designed to bring healthcare back to what matters most: affordability, trust, and a people-first mindset. “As others advocate for domestic safeguards like pharmaceutical tariffs, we believe true resilience lies in building a health-sharing ecosystem that is centered on families and communities—not profits,” said Bob Malone, CEO of netWell.

A common obstacle for those considering joining Healthcare Sharing Ministries has been the cumbersome reimbursement model, often requiring members to pay upfront and wait for their share to be paid back weeks or months later. Leveraging Malone’s experience as a former UHC executive, netWell has established a modern, efficient system that includes direct payment to providers and strategic partnerships with major vendors, such as Labcorp. This direct pay model ensures a smoother experience for members, allowing them to focus on their immediate family needs in this tough economy instead of complex billing cycles.

Partnerships That Put People First

Traditional healthcare often means costly compromise, where insurance companies partner with providers based on maximum profitability. Healthcare sharing ministries flip this script by creating strategic partnerships that focus on the best outcome for members, both financially and medically. Even when it comes to Pharmacy Benefit Managers (PBM), health sharing ministries like netWell develop their own partnerships, saving money for the HCSM and its members.

The result is a healthcare experience that feels personal and grounded in shared values, providing a viable solution to the rising costs of healthcare.

Choose Healthcare Where Change Is Already Happening

The debate around pharmaceutical tariffs and rising costs for traditional insurance trends signals a growing demand for consumer value and transparency. At netWell™, that transformation is already underway with a healthcare sharing model where affordability and humanity meet—proving that lasting reform doesn’t require new laws, just new priorities.

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.

All programs and services are subject to terms and conditions. Membership options vary; details can be found at www.netwell.com

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