

As Federal Subsidies Expire and Costs Double for Millions, Health Sharing Gains Momentum as Healthcare Costs Rise

With industry reports confirming a 114% average premium spike effectively immediately, MPB Health offers an affordable solution.

BOCA RATON, FL, UNITED STATES, January 2, 2026 /EINPresswire.com/ -- The "rate shock" that analysts predicted has arrived. With the expiration of enhanced government subsidies on December 31st, millions of Americans woke up this week to a new financial reality: healthcare costs that have, in many cases, more than doubled overnight.

This shift has hit self-employed individuals, small business owners, and middle-income families particularly hard. Many earn too much to qualify for assistance, yet not enough to comfortably absorb rising monthly costs and higher financial responsibilities. As traditional plans become increasingly unaffordable, more people are asking an important question: What other options exist?

The logo for MPB Health, featuring the letters 'MPB' in a stylized, multi-colored font (blue, green, yellow) followed by the word 'HEALTH' in a solid blue, sans-serif font.

MPB Health's community model provides a steady alternative to the volatility of the traditional insurance market.

Rising Costs Are Reshaping Healthcare Decisions

One answer gaining national attention is [health sharing](#), a model designed to help people manage healthcare costs outside the traditional insurance system. [MPB Health](#) is positioned as a critical stabilizer in this volatile market. While traditional rates fluctuate based on legislative changes, MPB Health's community-based model remains steady, transparent, and unaffected by the expiration of government credits.

"Healthcare shouldn't feel like a financial gamble," says Catherine Okubo, CEO of MPB Health. "As rates rise and options shrink, people deserve solutions that offer flexibility, affordability, and real

support. That's exactly why MPB Health exists."

Why Health Sharing Is Gaining Momentum

Health sharing offers a fundamentally different approach to managing healthcare costs. Rather than operating as insurance, health sharing programs are community-based models in which members contribute toward one another's eligible medical expenses.

For many Americans, this approach provides:

- Lower monthly costs compared to traditional insurance premiums
 - Greater transparency in how healthcare dollars are used
 - A sense of shared responsibility and community
 - An alternative for those priced out of conventional coverage
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MPB Health: A Modern Approach to Support

While insurance premiums fluctuate based on legislative and political shifts, MPB Health's community-based medical cost-sharing model remains steady, transparent, and unaffected by the expiration of government credits.

As interest in health sharing continues to grow, MPB Health is helping lead the transition by offering a modern, [membership-based healthcare solution](#) designed to support individuals, families, and small businesses navigating today's rising costs.

Through its unique membership model, MPB Health offers significant value beyond just cost sharing, including:

- Year-round enrollment & transparent pricing
- HSA-compatible options (For 1099 workers or small business owners)
- \$0 unlimited 24/7/365 virtual urgent care
- \$0 unlimited virtual primary care
- \$0 unlimited virtual behavioral health
- \$0 unlimited 24/7/365 pet telehealth
- Ongoing support and guidance

This approach is particularly well-suited for entrepreneurs, freelancers, families, and small business owners who need practical healthcare solutions without the burden of rapidly increasing insurance premiums.

Transparency and Choice in a Changing Healthcare Landscape

As Americans reassess their healthcare options, clarity and transparency have become essential.

MPB Health prioritizes educating members on how health sharing works, giving individuals the tools to make informed decisions without hidden surprises or confusion.

“For those facing rising costs and shrinking options, the message is simple: you still have choices,” says Catherine Okubo, CEO of MPB Health. “We are seeing a surge in inquiries from the self-employed and families who want a fair deal. Our community offers a stable, predictable alternative. You do not have to accept a system that prices you out of protection.”

For millions now confronting doubled premiums and fewer affordable options, health sharing — and MPB Health — demonstrate that there is more than one way forward.

About MPB Health

MPB Health is a membership-based healthcare solution designed to help individuals, families, and small businesses manage healthcare costs through access to health sharing programs and virtual care services. MPB Health is not insurance. Learn more about membership options and the philosophy of health sharing at mpb.health

FAQ:

Q: Is MPB Health insurance?

A: No, MPB Health is not traditional health insurance. It's a membership-based organization that provides access to medical cost-sharing programs and a suite of modern healthcare solutions designed to simplify care and reduce costs.

Q: How does health sharing work?

A: Members contribute a fixed monthly share to support other members' eligible medical expenses. Once a member meets their Initial Unshareable Amount (IUA) for an eligible medical need, the community shares the remaining costs.

Q: What if I have pre-existing conditions?

A: MPB Health does not deny membership based on medical history. New eligible medical needs are eligible for sharing immediately. Pre-existing conditions are subject to a phase-in period before they are eligible for sharing. Certain common conditions — including Diabetes, High Blood Pressure, and High Cholesterol — are eligible from Day One, provided there has been no hospitalization in the past year.

Q: Is preventive care included?

A: Yes. We offer membership options with included preventive care services. We recommend reviewing the specific guidelines of each option to find the right balance for you.

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