

Open Enrollment Enters Final Week as ACA Premiums Surge: Health Care Sharing Ministries Offer a Cost-Saving Lifeline

Christian Care Health helps Americans save on healthcare, connecting them with affordable HCSMs.

RINGWOOD, NJ, UNITED STATES, January 8, 2026 /EINPresswire.com/ -- With just one week remaining in Open Enrollment, millions of Americans are confronting a harsh reality: ACA



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*Bob Malone, Founder of
Christian Care Health*

premiums are reaching record highs, deductibles continue to rise, and many families are being priced out of coverage altogether.

As frustration mounts, Health Care Sharing Ministries (HCSMs) are stepping into the spotlight as a powerful alternative. Organizations like Christian Care Health (CCH) are helping individuals and families escape skyrocketing premiums by connecting them with faith-based, nonprofit health care sharing programs designed to dramatically

reduce monthly costs while preserving provider access and transparency.

For families who don't qualify for subsidies, ACA premiums now routinely run \$1,800 to \$2,400 per month for mid-level coverage - before deductibles that often exceed \$7,000 per person, creating a 'pay more, use less' healthcare reality. Americans shopping on ACA portals, the pain points are clear: high premiums, limited networks, hidden fees, and rigid enrollment rules. HCSMs operate differently, and for many families, that difference is proving decisive.

Unlike traditional ACA plans, qualifying Christian Health Care Sharing Programs offer:

- Significantly lower monthly payments compared to over-priced ACA plans
- No hidden administrative fees or surprise add-ons
- Direct provider payments through Aetna's First Health® provider network, helping members keep their doctors and reduce out-of-pocket costs
- Access to some of the lowest prescription pricing available
- Year-round enrollment, without restrictive ACA deadlines

The right HCSM offers an alternative for individuals and families seeking greater control over healthcare spending without sacrificing values or access to care.

“For many families, ACA coverage has crossed the line from expensive to simply unsustainable,” said Bob Malone, Founder of Christian Care Health. “People are working hard, doing everything right - and still can’t justify paying inflated premiums for coverage they rarely use. Our mission is to bring clarity, affordability, and peace of mind to healthcare decisions during one of the most stressful shopping seasons of the year.”

Malone added, “Christian Care Health exists to educate Americans on their options and connect them with Health Care Sharing Ministries that align with their financial goals, provider preferences, and faith-based values.”

Christian Care Health serves as an education and referral resource, helping individuals understand how health care sharing works, evaluate eligibility, and compare options. Consumers can also search Aetna’s First Health® provider network directly through the CCH website to confirm whether their preferred doctors and facilities participate.

With Open Enrollment closing fast and ACA premiums at historic highs, families are increasingly seeking alternatives that restore choice, affordability, and control.

About Christian Care Health: Christian Care Health is a referral and education service that helps Americans better understand and navigate Christian Health Sharing Programs, offering guidance and support from initial discovery through enrollment. Founded in 2025 by Bob Malone, formerly of UnitedHealthcare, the organization is committed to transparency, service, and helping families explore affordable healthcare alternatives aligned with their faith.

For more information about HCSMs or to search for a provider, visit

<https://www.christiancare.health/provider-search/>

Daniel Olmos
Christian Care Health
+1 214-667-7218
[email us here](#)

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