

As Open Enrollment Closes, Health Care Sharing Ministries Offer Year-Round Options for Healthcare

With ACA Open Enrollment closed, Health Care Sharing Ministries provide Americans with year-round enrollment and flexible, affordable healthcare options.

RINGWOOD, NJ, UNITED STATES, January 17, 2026 /EINPresswire.com/ -- With the ACA Open

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HCSMs give people the flexibility to act when they have immediate needs, want to keep their doctors, and manage costs without waiting for a limited enrollment window.”

*Bob Malone, Founder of
Christian Care Health*

Enrollment period now closed, millions of Americans face a familiar problem: sky-high premiums, limited plan choices, and the risk of being left without coverage for months.

Health Care Sharing Ministries (HCSMs) offer a better approach to healthcare coverage. Unlike traditional ACA plans, HCSMs let individuals and families enroll anytime, take control of healthcare costs, and, in many cases, keep their preferred doctors. Referral and education organizations, like Christian Care Health, help consumers navigate these programs, cut monthly expenses, adjust coverage as life changes, and avoid costly gaps in care.

For those who miss the ACA deadline, experience job changes, or face other life events that affect coverage, the consequences can be steep. Months without insurance can leave individuals and families exposed to potentially catastrophic medical bills. At the same time, mid-level ACA premiums can cost \$2,000 or more per month for some households, with deductibles exceeding \$7,000 per person. HCSMs operate differently, giving members flexibility, predictable costs, and year-round access to programs designed to manage healthcare spending without sacrificing care.

HCSMs connected through Christian Care Health partner with nationally recognized providers and services, including Aetna First Health®, Labcorp, Goodbill, and Bento Dental, giving members access to a nationwide PPO network of doctors, diagnostic and patient advocacy services, and dental care while keeping costs transparent and manageable.

“Millions of Americans face coverage gaps simply because of timing, life changes, or high costs,” said Bob Malone, Founder of Christian Care Health. “Health Care Sharing Ministries give people

the flexibility to act when they have immediate needs, want to keep their doctors, and manage costs without waiting for a limited enrollment window. Christian Care Health helps consumers understand these options and navigate them with confidence. That flexibility is a game-changer in today's healthcare landscape."

With ACA deadlines closed, HCSMs provide a better alternative with year-round enrollment, affordable care options, and the freedom to make healthcare decisions without being limited by a calendar.

About Christian Care Health:

Christian Care Health is a referral and education service dedicated to helping Americans understand and access Health Care Sharing Programs. Founded in 2025 by Bob Malone, formerly of UnitedHealthcare, CCH supports individuals and families throughout the discovery and enrollment process, connecting them with affordable healthcare alternatives and access to preferred providers.

For more information, visit <https://www.christiancare.health/>

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