netWell™ Launches SilverShield to Help Fill Health Care Cost Gaps for Medicare Members

New health care sharing membership is designed for adults 65 and older enrolled in Original Medicare Parts A and B



SilverShield helps protect Medicare Members from unexpected expenses

RINGWOOD, NJ, UNITED STATES, September 15, 2026 / EINPresswire.com/ -- netWell™, a nonprofit Health Care Sharing Ministry, has announced the launch of SilverShield, a new membership designed to help eligible adults age 65 and older manage certain health care costs that can remain after Medicare processes an approved medical service.

SilverShield was created around a simple idea: Medicare provides an important foundation for millions of Americans, but it does not eliminate every out-of-pocket expense. For people living on fixed or uncertain retirement incomes, those remaining costs still matter.

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>
> *Bob Malone*

Rather than replacing Medicare, SilverShield is designed to work alongside it.

"People reaching Medicare age often discover that Medicare solves a large part of the health care equation, but not every part of it," said Bob Malone, CEO of netWell. "As a nonprofit health care sharing ministry, we saw an opportunity to help fill some of those gaps in a way that stays true to our mission, members helping members and sharing in one another's needs."

SilverShield is available to eligible individuals ages 65 through 84 who are actively enrolled in Medicare Part A and Medicare Part B. Medicare remains the primary payer and processes medical services first. After Medicare determines the approved amount and the member's responsibility, eligible remaining Medicare cost-sharing expenses are then submitted for sharing through SilverShield, in accordance with the membership guidelines.

SilverShield also includes access to additional member resources, including netWell Platinum Dental and Revive telehealth and prescription resources, giving members tools that extend

beyond the core Medicare cost-sharing program.
The new membership reflects a broader focus at netWell on creating health care sharing options for people whose needs may not fit neatly into traditional product categories.
“We don’t believe every household has exactly the same health care needs,” Malone said. “SilverShield gives us another way to serve people at almost every stage of life. Medicare stays at the center, and our role is to provide additional support where eligible expenses remain.”



netWell - Always Open Enrollment

SilverShield is a part of netWell’s several health sharing memberships designed to lower healthcare costs while providing access to nationwide networks, dental coverage, and even medical bill negotiation services.

About netWell
netWell™ is a nonprofit, 501(c)(3) Health Care Sharing Ministry built around a community of members who share a common set of religious and ethical beliefs and voluntarily share in one another’s eligible medical needs.
netWell combines member-to-member sharing with modern health care resources and support designed to help members navigate their health care journey. The ministry’s mission is rooted in loving and serving others by helping carry one another’s burdens.

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