



800-918-3710

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Traditional Insurance vs. Christian Health Share Programs: A Simple Comparison

A UHSM Christian health sharing program offers you an affordable alternative to traditional health insurance.

Medical care is expensive, and many families are looking for an alternative to costly health insurance premiums. Christian health sharing programs offer such an alternative, often at approximately half the cost of traditional health insurance.

The following chart details the main features of UHSM's Gold Program and compares them to the Gold Plans of two big-name insurance companies in the US: Blue Cross Blue Shield (BCBS) and Aetna.

Feature	UHSM Gold 5000	Blue Cross Premier PPO Gold	Aetna Gold Copay PPO Health Plan
Primary Care Visit	\$35 consult fee	\$30 copayment	\$10 copay; deductible waived
Specialist Care Visit	\$60 4 visit Share maximum Primary Care & Specialist combined	\$50 4 visit Share maximum Primary Care & Specialist combined	\$45 copay; deductible waived 4 visit Share maximum Primary Care & Specialist combined
Preventive Care Screening	\$0 consult fee; 100% eligible for sharing; AMCS does not apply	No charge. Deductible does not apply	Covered in full; deductible waived
Generic Medications	\$10/30-day supply; \$20/90-day supply	\$15/1-30 day supply; \$45/84-90day supply	\$10 copay; deductible waived
Brand Medications	\$35/30-day supply; \$70/90-day supply	25%/1-30 day supply; 25%/84-90 day supply	\$45 copay after deductible
Durable Medical Equipment	100% after AMCS \$2,500 Share Maximum per calendar year	50% coinsurance	Excluded
Telemedicine	\$0 per consult	No charge	Coverage not specified
Physical, Occupational and Speech Therapy	100% after AMCS 10 visit Share Maximum for all therapies combined	20% coinsurance	Coverage not specified
Outpatient Surgery	100% after AMCS	20% coinsurance	20% after deductible
Inpatient Services	100% after AMCS	20% coinsurance	Not specified
Emergency Room Care	100% after AMCS	\$250 copayment	20% after deductible
Emergency Medical Transportation	\$500 Share maximum per ride	20% coinsurance	Not specified
Urgent Care	\$60 consult fee	\$75 copayment/visit, then 20% coinsurance	\$45 copay; deductible waived
Hospital Stay	100% after AMCS	20% coinsurance	20% after deductible
Prenatal Visit	\$60 consult fee	Prenatal visits: No charge; Postnatal visits: \$30 copayment/visit	Not specified
Childbirth/Delivery Services	100% after AMCS	20% coinsurance	Not specified
Diagnostic Test (X-Ray, Blood Work), Imaging (CT/PET Scans, MRIs)	100% after AMCS	20% coinsurance	20% after deductible

Christian health share programs come with a smaller monthly cost than health insurance premiums typically do. For instance, the UHSM Gold Program starts with monthly contributions as low as \$329 per month for couples, substantially less than couples would pay for traditional health insurance premiums.

Why not explore your options today?

[Click here to see how much your family can save with a health share program.](#)



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