

## **Health Care Sharing Ministries**

### **Information You Should Know**

The Nebraska Department of Insurance reminds the public that Health Care Sharing Ministries are **not** considered health insurance pursuant to Nebraska law. Under Nebraska law, specifically Nebraska Rev. Stat. § 44-311, the ministry is required to provide a disclaimer to the consumer that states the following:

**IMPORTANT NOTICE.** This organization is not an insurance company, and its product should never be considered insurance. If you join this organization instead of purchasing health insurance, you will be considered uninsured. By the terms of this agreement, whether anyone chooses to assist you with your medical bills as a participant of this organization will be totally voluntary, and neither the organization nor any participant can be compelled by law to contribute toward your medical bills. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills. This organization is not regulated by the Nebraska Department of Insurance. You should review this organization's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs.

The Department has become aware of several health care providers being presented a card from consumers purporting to provide a discount for services they provide that comes from a healthcare sharing ministry. Often, the provider does not have a contract with the healthcare sharing ministry and the consumer is subject to payment of the bill at a rate provided to them by the medical provider. In some instances, the cost of the services provided have been significant.

As a reminder, when a consumer utilizes a health care sharing ministry, they should be aware that:

- It is not insurance.
- If this is the only product you have for coverage of your medical expenses, you are considered uninsured.
- You may be subject to pre-existing condition restrictions and to the religious tenets of the ministry which may potentially disqualify you for claim repayment.
- The Insurance Department cannot assist you with any complaints about the ministry.
- Your medical provider is not obligated to accept any discount from the ministry if there is no contract between the ministry and the provider.

The disclosure required under the law has important consequences. By the terms of the contract itself, any payment from the organization and its members is completely voluntary.

### **More Information**

Any questions may be directed to Martin Swanson, Administrator for Health Policy at 402-471-4648 or [martin.swanson@nebraska.gov](mailto:martin.swanson@nebraska.gov) or Laura Arp, Administrator for the Life and Health Division at 402-471-4635 or [laura.arp@nebraska.gov](mailto:laura.arp@nebraska.gov). Additional insurance-related information can also be found on the Department's website at [www.doi.nebraska.gov](http://www.doi.nebraska.gov).