

## HEALTH SHARING MINISTRY PLANS - ISSUES SUMMARY – Compiled May 31, 2022

### OVERVIEW

Health Sharing Ministries are non-profit entities through which hundreds of thousands of members who are willing to comply with the ministry requirements, (which are frequently faith based), voluntarily contribute and share in payment for other member's medical bills. Ministries maintain that they are not insurance plans and therefore not regulated through state insurance departments. Many ministries do not comply with ACA regulations and have a history of fraud. Intermountain has incurred significant financial losses through serving ministry plan members over the past several years. Many ministries encourage members to register for services as "private pay" to receive an up-front discount, after which the ministry may attempt to pay on the already discounted amount, or make no payment. Payer Contracting has made multiple attempts to contract with ministries to resolve these issues with no success.

### MINISTRY PLANS THAT OPERATE IN UTAH

MINISTRY PLAN	KEY CONTACT
Liberty Healthshare (includes "Solidarity" a Liberty subsidiary)	Dorsey Morrow, CEO 4845 Fulton Dr NW, Canton, OH 44718 855-585-4237
Christian Health Ministries	Kevin Summers, Provider Relations Specialist 127 Hazelwood Ave., Barberton, OH 44203 866-779-1685
Zion Healthshare	Dr. Jeffrey Lee, Founder and CMO 1506 S Silicon Way Suite 2C St. George, UT 84770 888-920-9466
Altrua Healthshare	12117 Bee Caves Rd, Suite 100, Austin, TX 78738 888-244-3839
Medi-share (Christian Care Ministry)	8675 Explorer Dr, Colorado Springs, CO 80920 800-772-5623
Oneshare	Jeff Gary, CEO 8505 Freeport Pkwy Suite 135, Irving, TX 75063 682-651-7400
Samaritan Ministries	Mark Zander, CEO 8116 N Hale Ave, Peoria, IL 61615 877-764-2426
Universal Healthshare (Affiliated with Multiplan/PHCS. All providers participating with Multiplan/PHCS are considered "in network")	800-918-6920

**FINANCIAL SUMMARY WITH MINISTRIES (March 2022 - Present)**

R1 tracks ministry plan account information for Liberty Healthshare and Medi-Share. All other Ministry Plans are included in 'Other.'

	Billed Charges	Ministry Payments	Patient Payments	Charity Care	Open Balances	Bad Debt <sup>1</sup>
Liberty Healthshare	\$31,152,320	\$(6,805,502)	\$(4,558,523)	\$(654,674)	\$9,247,961	Balances above the outstanding \$10,223,684 have been written off to bad debt and equate to approximately \$32.2 million
Medi-share	\$2,155,351	\$(897,538)	\$(386,105)	\$(79,464)	\$522,732	
Other	\$496,407	\$(2,094)	\$(8,747)		\$452,990	
<b>TOTAL<sup>1, 2</sup></b>	<b>\$33,804,078</b>	<b>\$(7,705,134)</b>	<b>\$(4,953,375)</b>	<b>\$(743,138)</b>	<b>\$10,223,684</b>	

<sup>1</sup>Intermountain has incurred approx. \$32.2M in bad debt (47% of all Billed Charges) on services provided to health sharing members (primarily Liberty members).

<sup>2</sup> These figures likely underrepresent Intermountain services to ministry members as many ministry plans encourage patients to register as self-pay to receive an immediate discount.