



Smoky Mountain Group

INDEPENDENT INSURANCE AGENTS

Adding Value - Creating Peace of Mind

HEALTH CARE SHARING MINISTRIES

These types of Options are available at **ANY TIME OF THE YEAR**

MEDI-SHARE

For information on an alternative to the ACA - Obamacare plans you may want to check out [MEDI-SHARE](#). This is a Christian based "Sharing Program." It is NOT insurance, but it does exempt you from the penalties for not having health insurance under the ACA law. The Medi-Share program can be much less expensive than ACA plans - particularly if you do not qualify for a subsidy under those plans. This is a program that I market. You can go [here to apply online](#). ***This is also the specific program that my family personally uses to meet our health insurance needs. We pay less than 1/4th of the cost of an ACA plan.***

If you need a start date different from the first of the month then Pay Today Start Today (PTST) is an option. With this option applicants would simply need to notify Medi-Share that you want the PTST option. You can reach them at accountservices@mychristiancare.org or by calling (855) 607-4273 option 1.

Here is a very helpful [MEDI-SHARE QUICK OVERVIEW CHART](#) to get you started.

The program is strong and growing. Here is the [MEDI-SHARE ANNUAL REPORT for 2020](#).

After you have done all your research, I would be happy to serve as your *Member Representative*. You can get started right here with my [Member Representative link](#) (this does NOT affect the amount you pay, but it does give you a representative to help you down the road should you ever need it)

If you would like to get ***just a QUOTE*** for yourself and/or your family - *simply hit the [APPLY NOW](#) button - it all starts with the QUOTE.*

IMPORTANT NOTES =

The only way that I can serve as your Member Representative is if you use a [Member Representative link](#) from one of my web pages to apply. Thank you!

BE SURE THAT YOU SEE MY NAME AND EMAIL ON THE WEBPAGE AS YOU APPLY FOR THE COVERAGE

byron matthews

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828-648-9984

The site works best when using a [CHROME BROWSER](#).

If you have [any technical challenges with the enrollment](#) - do not call Medishare directly as that will separate you from me in this relationship ...

However, we have a solution to walk you through any challenges and complete the application. If you will simply call my Medishare partner - [Beverly](#) (or her teammates) at 1-800-772-5623 ext 7019.

Some short term medical coverage can be paired with **Health Care Sharing Ministry** plans like [Medi-Share](#).

*** As a special benefit of the Medi-Share plan you will have [Free Access to a “telehealth” program](#). Just hop on your smartphone, tablet, or computer for a quick “visit” with a doctor, and get a diagnosis and even a prescription (if needed) in minutes! Medi-Share members have access to MDLive, a FREE 24-hour telehealth service giving you virtual care anytime, anywhere.

SPECIAL NOTE =

The only way that I can serve as your Member Representative is if you use a link from one of my web pages to apply. Thank you!

PRICE MY DOCTOR

[PriceMyDoctor.com](https://www.pricemydoctor.com) provides consumers with the ability to obtain estimated pricing information for medical services based on the submitted charge by the Provider of Service for Medicare beneficiaries enrolled in the fee-for-service program. The estimated pricing information for the Provider's submitted charge for services on this site may be higher or lower for consumers with:

- Private health insurance
- No insurance coverage
- Federal & State health programs

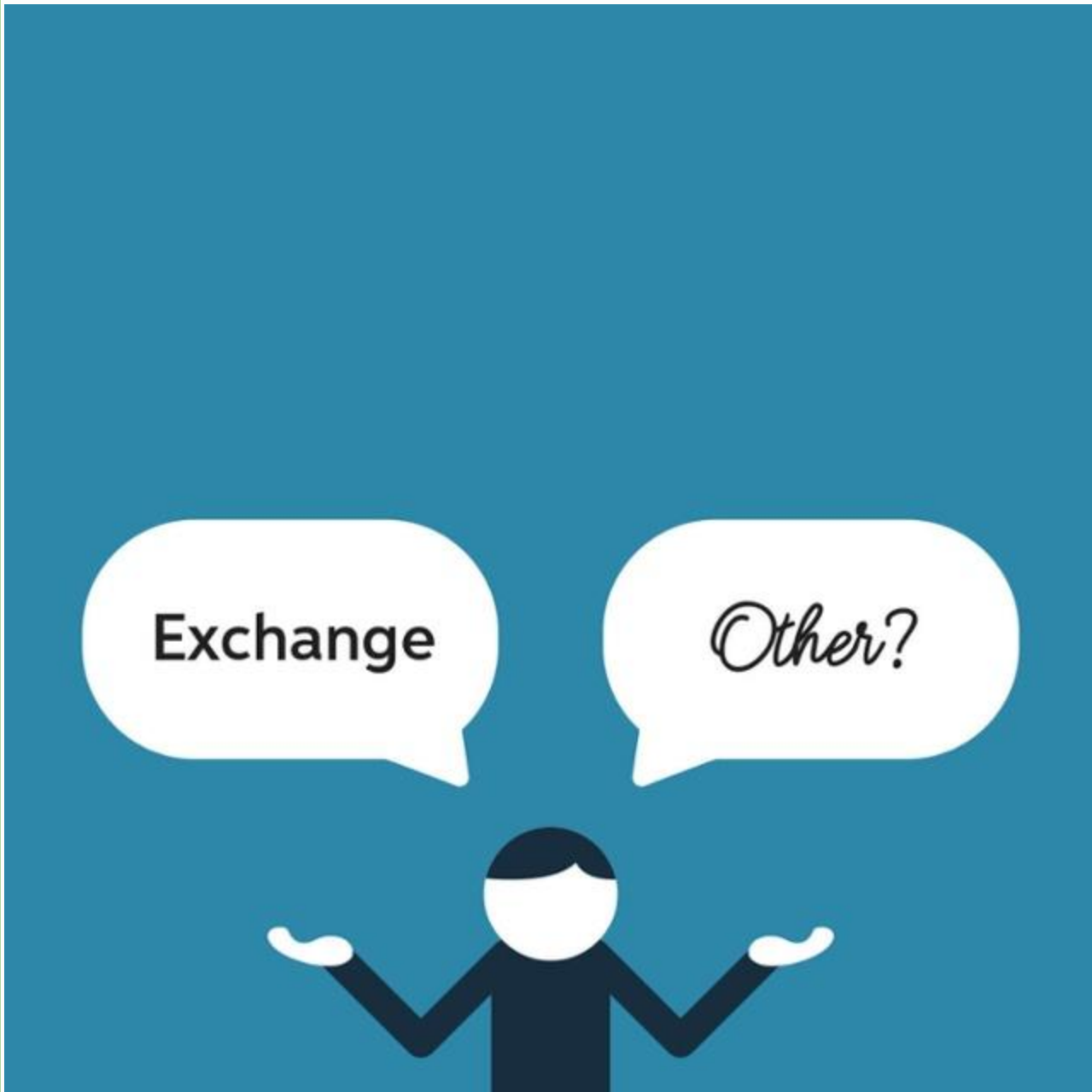
This year's shortened Open Enrollment period (November 1st – December 15th) may have you concerned about what to do for your family when it comes to healthcare. The days of having an abundance of healthcare choices have changed – as many as 16 states now have just one option in the marketplace.

WHAT IS DRIVING THIS DECLINE IN COMPETITION?

Within each state are rating regions – geographic areas used to set insurance premiums. Consumers may only purchase plans offered within the rating region in which they reside. Certain regions with “lower-than-expected enrollment, a high-cost population, and troubled risk mitigation programs” have experienced the most significant decreases in insurer participation according to Dan Mendelson, president of [Avalere Health](https://www.avalerehealth.com), a healthcare research firm.

What that means is, in those states you have very few or even no choices at all. It also means the carrier in that region can charge whatever they want and you are required by law to accept that carrier's premiums, deductibles, and coverages. Many insurers have additionally requested double-digit premium increases for 2018, largely due to uncertainty about the enforcement of the individual mandate as well as whether or not cost-sharing subsidy payments will be made.

ARE THERE OTHER OPTIONS AVAILABLE OUTSIDE OF THE EXCHANGE?



The answer is, “Yes,” there are other options available, even in those areas where the ACA has severely dwindled to just one or no carriers. Healthcare sharing ministries (HCSMs) are a viable and affordable alternative. As premiums and deductibles have continued to climb in the marketplace, costs for sharing ministries have stayed the same or have seen only slight increases over the years. At the same time, the spectrum of what they offer has dramatically increased.

Rising in popularity, the [Alliance of Healthcare Sharing Ministries](#) reports nearly one million combined members across the country.

In addition, HCSMs offer a simpler program with no enrollment periods and some with no lifetime maximums. Many also offer additional perks as part of membership such as network discounts, dental and vision programs, and even 24/7 access to medical help via [telehealth programs](#).

Medi-Share, one such HCSM, has grown to more than 300,000 members since its founding in 1993. Additionally, its membership has shared and discounted over \$2 billion as of July 2017.

CONCLUSION

You don't have to worry about shrinking choices or outrageous increases if you just take some time to explore all your options. There is still plenty of time to make a decision about your family's healthcare before the end of the year. Arm yourself with information now so you don't regret it later.

Want to find out what Medi-Share pricing options are available for you or your family?

[Click here to get a quote and/or to apply](#)

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Telehealth can save you time AND money when you're feeling under the weather. MDLive's board certified physicians are able to diagnose a number of conditions including but not limited to allergies, cold & flu, ear infections, insect bites, rashes, sinus infections, and more, all at NO COST.

We appreciate you so much. Thanks again for your continued trust, loyalty, and friendship.

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