

	Samaritan Ministries						Liberty Health Share								
	Classic		Basic				Complete			Plus			Share		
MONTHLY SHARE	Age 30 or Over:	Age 29 or Under:	Age of oldest member				Under 30	30 - 65	Over 65	Under 30	30 - 65	Over 65	Under 30	30 - 65	Over 65
	1 Person: \$220 2 Person: \$440 3+ Person: \$495 Widowed/Divorced & Children: \$305	1 Person: \$160 2 Person: \$440 3+ Person: \$495 Widowed/Divorced & Children: \$305	29 or Under	30-44	45-59	60 +	Single: \$149 Couple: \$249 Family: \$399	Single: \$199 Couple: \$299 Family: \$449	Single: \$224 Couple: \$349 Family: \$499	Single: \$131 Couple: \$227 Family: \$374	Single: \$181 Couple: \$277 Family: \$424	Single: \$206 Couple: \$327 Family: \$474	Single: \$107 Couple: \$198 Family: \$345	Single: \$157 Couple: \$248 Family: \$395	Single: \$182 Couple: \$298 Family: \$445
MEMBER FINANCIAL RESPONSIBILITY	\$300 Per medical condition (less provider discounts)		\$1,500 Per medical condition (less provider discounts)				\$500 Per Person Per Incident Annually (\$1,500 Max)								
SHARING PERCENTAGE	100% after initial unshareable amount is met		90% after initial unshareable amount is met				100% up to the limit								
EXTRA FEES FOR CERTAIN CONDITIONS			None				\$80 per month for HealthTrac participation if member has a chronic condition particularly responsive to lifestyle changes								
ADDITIONAL FEES			One-time Administrative Fee when joining: \$200				Membership Fee at signup: \$135 Annual Membership Fee after first year: \$75 Monthly Administrative Fee: \$24								
MONTHLY SHARE REDUCED WHEN FEWER NEEDS			Yes				No								
DISCOUNTS FOR BEING HEALTHY			None				None								
IMPACT OF PROVIDER DISCOUNTS	All discounts are applied directly to pay the member's \$300 per medical condition portion		All discounts are applied directly to pay the member's \$1,500 per medical condition portion				Does not reduce member responsibility								
EXTRA SHARING PROGRAMS			Save to Share Optional annual savings for as-needed sharing. Increases sharing limit for those enrolled to half of the total funds available 1 Person Family: \$133 Annually 2 Person and Single Parent Family: \$266 Annually 3+ Person Family: \$399 Annually Special Prayer Needs Optional giving to Needs which are not shared according to the guidelines.				None								
REFERRAL PROGRAM			\$100 Credit				\$100 Visa Giftcard								
EXAM REQUIRED FOR MEMBERSHIP			None				Requires a Comprehensive Medical History Questionnaire to determine eligibility								
HOW SOON SHARING STARTS	Membership start date is date application is received at Samaritan for postal mail applications and submission date for online applications. Future start date may be requested. Sharing begins in full immediately on Membership date.						Immediately for accidents, acute illness or injury. 60 day wait for everything else								
SHARING TIMELINE			30 - 60 Days				30 - 45 day								
SHARING LIMITS	\$250,000 per medical condition unless enrolled in Save to Share		\$236,500 per medical condition unless enrolled in Save to Share				Up to \$1,000,000 per incident			Up to \$125,000 per incident			70% of Bills up to \$125,000 per incident		
PROVIDER NETWORK			None				None								
PRE-NOTIFICATION REQUIRED			No				Yes								
MEMBER ADVOCACY AVAILABILITY			Karis Group Negotiates Large Bills As Needed All States and Several Foreign Countries				SavNet Health Savings Discounts						None		
ELIGIBILITY			See Membership Requirements at: https://www.samaritanministries.org/help/guidelines				https://www.libertyhealthshare.org/do-i-qualify								
GUIDELINES OF SHARING			https://www.samaritanministries.org/help/guidelines				https://www.libertyhealthshare.org/content/sharing-guidelines.pdf								
CHIROPRACTIC CARE			May be shared up to 40 visits per medical need. Maintenance treatments are not shared				Up to 12 visits per membership year for treatment of disease or injury. Additional visits may be shared upon pre-notification and approval. Discounts also available through SavNet								
SCREENING / WELLNESS VISITS			May be shared only when prescribed because of symptoms for a condition that were not evident prior to becoming a member. Follow-up tests or checkups more than one year after condition is stabilized, in remission, or cured are not shared.				Eligible for sharing once per year and not subject to the Annual Unshared Amount: Wellness exam or Physical (up to \$400); PAP Smear; Colonoscopies, PSA Tests, and Mammograms for 50 yr+. Eligible for sharing once every 2 years and not subject to the Annual Unshared Amount: Colonoscopies, PSA Tests, and Mammograms for 49 yrs & under. Well baby visits and immunizations are eligible for sharing within 1st year after birth and not subject to Annual Unshared Amount.								
DIRECT PRIMARY CARE			The monthly fee for a member is may be shared within the limit for tests and checkups as part of a May be Shared need up to \$100 for any month in which the physician is consulted, makes a referral or charges for services				A portion of monthly membership fees may be shared								
HOMEOPATHIC CARE			May be shared as long as treatments and prescriptions are within the allowed practice of a licensed provider				Shared if treating a medically diagnosed condition, is less invasive and less costly than conventional medical treatment, is expected to prevent more costly future conventional treatment, and is presented for prior approval								
NATUROPATHIC CARE			Treatments lawfully provided by a licensed Doctor of Naturopathy that meet all other requirements may be shared				Shared if treating a medically diagnosed condition, is less invasive and less costly than conventional medical treatment, is expected to prevent more costly future conventional treatment, and is presented for prior approval								
THERAPY			May be shared for injury or illness related physical therapy received while in hospital and for up to 40 sessions of outpatient therapy.				Up to 10 visits per membership year subject to pre-notification and approval								
MATERNITY	May be shared when membership began 270 days before the due date. Effective March 31, 2018 maternity will be shared only in a multi-person membership. Shared needs include prenatal care, delivery, postnatal care, and congenital conditions. Shared services include those of doulas (up to \$500), midwives, doctors, nurse practitioners and other licensed medical professionals.		May be shared when membership began 270 days before the due date. Effective March 31, 2018 maternity will be shared only in a multi-person membership. Shared needs include prenatal care, delivery, postnatal care, and congenital conditions. Shared services include those of doulas (up to \$500), midwives, doctors, nurse practitioners and other licensed medical professionals. Subject to the maximum maternity shareable amount under Samaritan Basic of \$5,000 unless qualifying bills exceed \$20,000.				Eligible for sharing for a mother who has been a Sharing Member prior to conception. Includes Physician Care, Hospital or Birthing Center Admissions, Attendance by Midwives, Home Delivery accompanied by Midwife or Physician and Cesarean or other services when needed due to complications.								

HOSPICE	May be shared for 90 days upon prescription by physician or certification that the person is terminally ill. Additional 90 day periods may be shared with a renewed prescription or certification.	5 days of any 30 day period is shared
AMBULANCE / LIFE FLIGHT	May be shared when medically or otherwise necessary	Eligible for sharing when required for transportation to nearest medical facility capable of providing the necessary care
PRESCRIPTION DRUGS	Medications prescribed for a shared need are shared up to 120 day supply. Cancer and Auto-Immune drugs are not subject to this limitation. Prescription Discount Card also included free with membership.	Discounts available for Tier 1 drugs \$10; Tier 2 drugs \$20; and Tier 3 drugs \$50. Tier 4 drugs are shared for 45 days before and after each incident at 50% of cost up to \$75. Maintenance and preventative drugs are not shared but discounts may be available. Exceptions for Cancer drugs.
PRE-EXISTING CONDITIONS	May be Shared if the condition appears to be cured and 12 months have passed without symptoms, treatment or medication. Exceptions are for genetic defects, hereditary diseases, cases of related cancers, and heart conditions. These require a symptom/treatment free period of 5 years. Pre-diabetes, high blood pressure, high cholesterol, basal cell carcinoma and pacemaker maintenance and repair (under certain circumstances) are not considered pre-existing conditions. Any un-shared amounts may be eligible for Special Prayer Needs sharing.	Year 1: Not Shared; Year 2: Shared up to \$25,000; Year 3 Shared up to an additional \$25,000; Year 4: No longer considered pre-existing. Per Guidelines, Liberty may deny membership to those with active pre-existing conditions. For certain conditions, a Permanent Waiver of sharing may be requested.
CATASTROPHIC	Save to Share Program increases sharing limit for those enrolled to half of the total funds available (currently approximately \$20 million).	None
WHO SUBMITS BILLS FOR SHARING	Member	Provider
WHERE DO MEMBERS SEND THEIR SHARE	Directly to Members 11 months of year. Send to Samaritan Ministries 1 month of year for administrative costs.	Directly to Members through an online 'share box' account.
FAQ	https://samaritanministries.org/help/faq	https://www.libertyhealthshare.org/faq
PHONE NUMBERS	1-877-764-2426	1-855-58-LIBERTY
WEBSITE	https://www.samaritanministries.org/	www.libertyhealthshare.org