Healthsharing Plans Comparison by Daily Apple Clinic Better lives. Better world.	Sedera	OneShare Health	Christian Healthcare Ministries	ZION HEALTHSHARE
ADMINISTRATIVE				
Website (links)	**sedera.com**	**onesharehealth.com**	**chministries.org**	**zionhealthshare.org**
Address:	7171 Southwest Parkway Bldg 300-Suite 350 Austin, TX 78735	1125 Executive Cir Suite 130, Irving, TX 75038	127 Hazelwood Ave, Barberton, OH 44203	1141 W Silicon Circle Suite A St. George, UT 84770
Religious requirements	None	Christian, flexible	Christian, strict	None
Tobacco	$75 additional *	Member cannot use tobacco (previous 12 mos)	Member cannot use tobacco	$50 additional *
Pre-existing Conditions, Nonshareable Limitations	No sharing in Y1; up to $15,000 Y2; up to $30,000 Y3; 100% thereafter	24-month waiting period	Gold plan only: $15,000 Y1; up to $25,000 Y2; up to $50,000 Y3; 100% thereafter	No sharing in Y1; up to $25,000 Y2; up to $50,000 Y3; $125,000 thereafter
Pre-existing exception(s)	None	HTN, thyroid, cholesterol, DM (controlled)	Maintained conditions	HTN, cholesterol, DM (controlled)
Provider Networks	No network required	First Health Network	No network required	No network required
Sharing starts	Immediately	Immediately	Immediately	Immediately
Need processing time	14–60 days	93% paid w/in 30 days	90-120 Days	7 days
Sharing limits, per Need	100% after IUA per need *	$150,000 sharing limit per need,$300,000 lifetime sharing limit; increased limits in tier 2 and 3	$125K per condition; Gold unlimited; up to $1M with CHM+ (extra $27/mo) (adds $100K/year)	100% after IUA per need *
Annual out-of-pocket max	3 x IUA per year	IUA only	N/A	3 x IUA per year
Need processing method	Cost Sharing Account	Provider Direct	Reimbursement	Provider Direct
Advocacy	Needs Coordinator, Expert Second Opinion, Chaplain	Member support team, prayer	Main phone, portal, prayer	Advocacy Team (link)
Membership size	30,000	48,000	425,000	54,000
Community start date	2014	2018	1981	2019
Transparency (link)	See By the Numbers*	Website / 990	990	990
Healthshare Guide highlights	Details & Options	Details & Options	Details & Options	Details & Options
Links to Membership Guidelines (may need to paste into browser)	Sedera ACCESS+	OneShare Health	Christian Healthcare Ministries	Zion Healthshare

FEES AND COSTS												
	Membership costs, 18-29 years:											
Membership name (link)	**ACCESS+ with DPC**			**Catastrophic**		**Bronze**	**Silver**	**Gold**	**Essential**		
IUA (personal responsibility)	*$5,000*	*$2,500*	*$1,000*	*$10,000*	*$5,000*	*$5,000*	*$2,500*	*$1,000*	*$5,000*	*$2,500*	*$1,000*
Member only	$123	$162	$203	$95	$113	$92	$138	$240	$80	$105	$158
Member + spouse	$213	$290	$371	$154	$185	$184	$276	$480	$155	$210	$315
Member + family	$303	$415	$532	$237	$285	$276	$414	$720	$260	$365	$470
Registration fee	$30			$125 per membership		None			$50		
Annual administration fee	None			$45/year (added below)		None			None		
Technology fees	None			$5/mo (added below)		None			None		
	Cost with rebate applied to DAC DPC membership, 18-29 years: *											
Membership name (link)	**ACCESS+ with DPC**			**Catastrophic**		**Bronze**	**Silver**	**Gold**	**Essential**		
IUA (personal responsibility)	*$5,000*	*$2,500*	*$1,000*	*$10,000*	*$5,000*	*$5,000*	*$2,500*	*$1,000*	*$5,000*	*$2,500*	*$1,000*
Member only	$109	$148	$189	$93	$108	$92	$138	$240	$68	$93	$146
Member + spouse	$187	$264	$345	$143	$170	$184	$276	$480	$143	$198	$303
Member + family	$272	$384	$501	$214	$255	$276	$414	$720	$248	$353	$458
Commissions to brokers	~10%			~15%		none			$15/household		
Links to membership fee tables	Access+DPC			Quote form		All programs			Essential		
MEDICAL SERVICES											
DPC membership	Not included. All healthsharing memberships are selected to work cost-effectively with a DPC membership.										
Clinical office visits	via Daily Apple Clinic			via Daily Apple Clinic		via Daily Apple Clinic			via Daily Apple Clinic		

Telemedicine	Teladoc Health™, $0 consultation	24/7, $0 consultation	24/7	Teladoc Health™, $0 consultation, extra $5-15/mo
Urgent care	via Daily Apple Clinic	via Daily Apple Clinic	via Daily Apple Clinic	via Daily Apple Clinic
Annual wellness visits	via Daily Apple Clinic	via Daily Apple Clinic	via Daily Apple Clinic	Yes, immediately available, max $175 per visit
Well child visits	via Daily Apple Clinic	via Daily Apple Clinic	via Daily Apple Clinic	6-mo waiting period, max $175 per visit
Preventive immunizations	Pediatric Only; Annual Flu Shot for all ages	No	No	Pediatric only; 6-mo waiting period
Screening mammogram	40+	No	After IUA*	40+, 6-mo waiting period
Screening colonoscopy	45+	No	After IUA*	45+, 6-mo waiting period
Hospitalization	After IUA*	After IUA*, 90-day wait; $75 visit fee	After IUA*	After IUA*
Emergency care	After IUA*	$500 visit fee	After IUA*	After IUA*
Ambulance, land/air	After IUA*	After IUA, up to $10,000	Gold only, nearest facility	Must be linked to illness
Prescriptions	1st 120 days of new dx or in hospital; GoodRx	Rx Valet: 37 acute meds at $0, 200 chronic meds at $1	Gold only: Incident-related only; 1st 90 days of new dx	12 mo related to Need; Rx Share for generics $10/$20
Vison/Dental	Surgery or EyeMD/1Dental	WellCard discounts	No/Accidental only	No/Accidental only
Cancer care	New diagnoses only	After IUA*; $3000; 90-day waiting period; No, if preexisting	After IUA*	After IUA*, per dx
Mental health	$750 per need (after IUA)	Inpatient only; after IUA; $3,000; or online $95/visit	Only inpatient or postpartum depression	Via LifeWorks, $5-20/mo
Alcohol/drug abuse	$1,500/need (after IUA)	No	No	$3000 per member
Weight reduction	$1,500/need (after IUA)	No	No	After Y1; $3000
Maternity	After $5,000-$7,500 IUA *	Not available on Catastrophic	Due date must be 300 days after start date, Gold only; up to $125,000; $1,500 personal responsibility	$1000 IUA; homebirth discounts, will pre-pay
Adoption	No	No	No	No
International treatments	Medically necessary only	No	Yes, see guidelines	Emergency only
Home healthcare	90 days, $200/day	No	Gold only, 45 visits	30 days, $5,000
Hospice	90 days, $200/day	No	Gold only	90 days
Skilled nursing/LTC	60 days, $25,000/need	No	Gold only, 20 days	90 days
Sleep apnea	$2,500/need	After IUA*, 1 per year	Gold only, $8,000 for DME	No
DME	75% of cost, $25,000	No	Gold only, Limited	120 days/need
Chiropractor	$3,000/need or /year	No	No	35 visits, $7,500
PT/OT	$3,000/year	After IUA, 20 visits	Gold only, 45 visits	35 visits, $7,500
Speech therapy	$3,000/year	After IUA, 20 visits	Gold only, 45 visits, restrictions, see guidelines	35 visits, $3,000
REVIEWS				
HealthShareGuide reviews				
Stars/5, # of reviews	4.6 / 101	3.4 / 554	3.1 / 383	4.7 / 752
Healthsharing Reviews				
Stars/5, # of reviews	5 / 1	2.9 / 159	2.8 / 162	4.8 / 359
Google reviews				
Stars/5 (link), # of reviews	4.7 / 106	4.4 / 907	3.6 / 313	4.6 / 403
BBB rating (stars/5, # reviews, letter rating w link)	3 / 2 / A+	1.15 / 46 / A+	3.48 / 25 / A+	2.6 / 10 / A+

Abbreviations: *DAC = Daily Apple Clinic, IUA = Initial Unshareable Amout (used this terminology for all organizations), Yx = Year x, DPC = Direct Primary Care, HTN = hypertension, DM = diabetes, DME = Durable Medical Equipment, PT = Physical Therapy, OT = Occupational Therapy, LTC = Long-Term Care, dx = diagnosis*

Rebates: *$3.00 processing fee is added to each membership monthly to pay for banking transfers and technology cost. This is relected in amounts posted.*

Updates: *Spreadsheet is updated every six months or so. Click on links to see most current information. Last update February 2024.*