



CONSUMER ACKNOWLEDGEMENT AND FULL DISCLOSURE FORM

Covered California's mission is to ensure that consumers have good health insurance products that will provide high-quality care when they need it. To assist you with this all-important decision, Covered California educates, trains, and certifies independent insurance agents to provide you with personalized guidance to better support you in navigating the many plans and options available to you. To make sure you are well-informed so you can choose the best product for you, we require the agents we certify to provide full disclosure about the benefits and advantages of the comprehensive plans found on CoveredCA.com and to compare those benefits and advantages to some of the features of Health Care Sharing Ministry plans. This Form is your acknowledgment that those disclosures have been made, and you are making an informed decision to enroll in a Health Care Sharing Ministry plan.

INFORMED CONSENT AND ACKNOWLEDGMENT

In signing below, you acknowledge that you understand:

- (1) Sharing Ministry plans are not insurance products and do not guarantee reimbursement for medical, emergency, or prescription drug costs;
- (2) Sharing Ministry plans are not offered by Covered California and are not available on the Covered California marketplace; and
- (3) Your agent has shared with you the differences in coverage and protection between Covered California plans and Sharing Ministry plans and has made full disclosure about the plan benefits, limitations and exclusions in coverage, and information about applicable agent commissions and fees. **(See reverse side of this page)**

CONSUMER NAME: _____

SIGNATURE: _____ DATE: _____

AGENT NAME: _____ AGENT CA LICENSE #: _____

How Health Care Sharing Ministry Plans Compare to Covered California Marketplace Plans

	Covered CA Marketplace Plans	Health Care Sharing Ministry Plans
Prescription Drugs	Comprehensive coverage and benefits in full compliance with the Affordable Care Act, including prescription drug coverage	Do not provide comprehensive coverage and benefits as required by the Affordable Care Act. Typically, pharmacy discount cards are provided in lieu of full prescription drug coverage
Coverage Limitations	Unlimited lifetime coverage	Most Sharing Ministry plans limit lifetime coverage, and have disease- or condition-specific limitations or exclusions in coverage
Binding Insurance Contract	Contractual guarantee to provide benefits as described in plan booklets	No contractual guarantee to provide the benefits and coverage outlined in the plan booklets. Sharing Ministry plans are voluntary associations in which members agree to share the medical costs of its members. Members can refuse to pay for medical costs, including those costs deemed non-compliant with the Sharing Ministry's values.
Financial Stability	Licensed insurance companies regulated by the State of California and required to meet financial solvency requirements	Membership organizations that are unregulated by the State of California and are not required to meet financial solvency requirements to ensure there is enough funding to pay claims.
Premium	Premiums may be higher for Marketplace plans if consumer is not eligible for financial assistance	Many Sharing Ministry plans require "dues" or financial contribution from its members that may be lower than Marketplace premiums (if premium assistance is not available)
Preexisting Conditions	No limitation or exclusion for covered benefits because health condition may have been present prior to enrollment into the plan	Sharing Ministry plans may apply limitations or exclusions to coverage for health conditions that were present prior to enrollment. Some conditions, such as mental health, drug and alcohol rehabilitation, and pregnancy, are typically excluded from coverage
Agent Commissions	2% to 5% Agent Commission paid by the health plan. Agents cannot charge consumers any fees.	10 to 20% Agent Commission paid by the Sharing Ministry. Selling agent may charge consumer fees.