



HEALTH CARE SHARING MINISTRY CONSUMER ACKNOWLEDGEMENT
AND FULL DISCLOSURE FORM

Covered California's mission is to ensure that consumers have good health insurance products that provide high-quality care when they need it. To help you with the important decision to buy health insurance, Covered California trains and certifies independent insurance agents to provide you with personalized guidance in navigating the plans and options available to you. To make sure you are well-informed, we require any agent we certify who presents a Health Care Sharing Ministry as an option to: (1) disclose the benefits and advantages of the comprehensive plans found on CoveredCA.com or the individual market; (2) inform you of the differences between Covered California plans and Health Care Sharing Ministries; and (3) provide information on what subsidies or public programs you may be eligible for prior to enrolling in a Health Care Sharing Ministry.

INFORMED CONSENT AND ACKNOWLEDGMENT

In signing below, you acknowledge that you understand:

- (1) Sharing Ministries can deny enrollment, or subsequent to enrollment, deny reimbursement based on pre-existing conditions, religious beliefs, lifestyle choice, or other criteria chosen by the Sharing Ministry. **(See and initial reverse side of this page.)**
- (2) Sharing Ministries are **not insurance products**. They are not required to reimburse for doctor visits, hospital stays, prescription drugs, or other medically necessary care recommended by your doctor and may not reimburse for some diseases or conditions.
- (3) Whether a particular medical service will be reimbursed is completely up to the Sharing Ministry and what is covered can change at any time without prior notice.
- (4) If care or treatment is not reimbursed, you cannot appeal for an independent medical review overseen by the State of California.
- (5) People in Health Care Sharing Ministries are not eligible for state or federal financial assistance. If you enroll through Covered California instead, you may be eligible for affordability help, including new state affordability assistance.

CONSUMER NAME: _____

SIGNATURE: _____ DATE: _____

AGENT NAME: _____

AGENT CA LICENSE #: _____

**How Health Care Sharing Ministries Compare
to Covered California Marketplace Plans**

	Covered CA Marketplace Plans	Health Care Sharing Ministries
Preexisting Conditions	Plans cannot deny coverage based on your health. Care for pre-existing conditions is covered.	Sharing Ministries can deny you enrollment based on your health. Even after enrolling you, they may not reimburse for a treatment or may limit reimbursement that is considered to be for a pre-existing condition.
Ability to Discriminate	Plans may not discriminate against you for any reason.	Sharing Ministries may discriminate based on religion, age, use of birth control, disability status, marital status, sexual orientation, gender identity, other lifestyle choices, or any other reason chosen by them. Sharing Ministries may refuse to enroll you or reimburse care based on any of these.
Benefits	All plans provide comprehensive benefits, including doctors, hospitals, labs, imaging, mental health, substance abuse treatment, and other medically necessary care.	Sharing Ministries may exclude benefits, including benefits not consistent with the values of the Sharing Ministry, such as family planning, and treatment for liver disease or lung cancer. Sharing Ministries usually exclude mental health and substance abuse treatment.
Prescription Drugs	All plans provide comprehensive prescription drug coverage.	Sharing Ministries may not provide comprehensive prescription drug benefits. Typically, pharmacy discount cards are provided instead of prescription drug coverage. This means you must pay for most drugs out of your own pocket. Some Sharing Ministries reimburse prescriptions for no more than six months, even if you need drugs for a chronic condition like diabetes or high blood pressure.
Limits on Coverage	No limits on medically necessary care. No annual limits, no lifetime limits—no matter how expensive care is.	Most have lifetime dollar limits: after that, you owe the full cost of care. If you have cancer, a heart attack, or another expensive condition, care may only be reimbursed up to a certain dollar limit.
Right to Appeal	Plans must let you request a review of a service denial, and you can request an independent medical review.	Sharing Ministries are not required to have any review of denials, and you are not eligible for independent medical review.
Financial Stability	Health insurers must meet financial requirements to show they can cover the cost of care of their members.	Sharing Ministries are not required to have reserves sufficient to reimburse the cost of care for every member.
Guaranteed Covered Services	Health plan contract guarantees insurer will provide benefits described in plan booklets.	Sharing Ministries can refuse to pay for medical costs, even if your doctor recommends the care or the Sharing Ministry's materials describe it as reimbursed.
Premium	Most consumers are eligible for financial help, including new state assistance, to help pay for premiums. Premiums may be higher because they cover more benefits and cover both healthy and sick people.	Many Sharing Ministries require "dues" or financial contributions from their members that may be lower than Covered California premiums (if a consumer is not eligible for financial assistance).
Agent Commissions	Health plan pays agents 1% to 5% commission. Agents cannot charge consumers any fees.	Sharing Ministries pay agents 10 to 20% commission. Agents may charge consumer additional fees.

Consumer's Initials: _____