



# Money Saving Secrets:

*The Complete Consumer's Guide  
to Health Savings Accounts  
& Health Care Sharing*



[www.HSAforAmerica.com](http://www.HSAforAmerica.com)

By: Wiley Long, President

# Message from the President



## Wiley P. Long III, President *HSA for America*

*"After more than 30 years of selling health insurance, no single fact or figure has had a more lasting effect on me than the realization of just how needlessly expensive health care has become in our country."*

The combination of convoluted federal regulations, predatory sales strategies, and obscured pricing structures has led to a healthcare environment where we as consumers are not only paying too much, but we also have virtually no control over our own health care. Bombarded by dozens of options and pages upon pages of fine print, the average health care consumer has been driven into a position of marginalization against a system that has not been designed to account for their best interests.

This is why I built [HSA for America](http://www.HSAforAmerica.com): to liberate consumers from the teeth-pulling irritation that is the modern American healthcare system. Our team has adopted the ongoing mission of finding new, out-of-the box ways to save people money on health costs, whether it is through the clever investment possibilities of a **Health Savings Account** or the personalized, low-cost aspects of a **Health Care Cost-Sharing Program**.

After all, we're just regular people ourselves ... parents, business owners, consumers ... and like anyone else, we could all use a little relief here and there (*especially* those of us who don't qualify for subsidies under the overly-controlling mandates of "Obamacare").

The information presented in this guide is meant to serve as a no-frills overview of the options that exist for anyone who has “had enough” with the status quo and is looking to take control of their healthcare expenses. Whether it is through a tax-advantaged HSA or a low-cost Health Care Sharing Program, we believe that new, innovative options exist for *anyone* who wants to go looking.

By the final page, we hope that you will be ready to sign on with your very own Personal Benefits Manager to uncover your needs, understand your options, and most importantly, **cut your costs** with the help of a free, [instant quote](#).

While this Guide is packed with clear, easy-to-understand tips, there is no reason to stop there. Give us a call at 1-800-913-0172 and schedule a consultation with one of our friendly, service-obsessed agents.

At HSA for America, we don’t work for the insurance companies. We work directly for our clients, the American health care consumers, who with our guidance have been able to find annual savings of as much as **\$12,000 per year**.

Since 2004 our team of insurance professionals has helped over 16,000 people access these kinds of savings. It is our genuine hope that we can do the same for you.

Sincerely,

Wiley Long  
President, [HSA for America](#)

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# Part One: The Remarkable Tax-Advantage of a Health Savings Account

## *& How to Establish One for Yourself*

If you've never heard of a Health Savings Account (HSA) then sadly you are a member of an unfortunate majority of health care consumers that is, more likely than not, not getting the most out of your retirement savings. The simple fact is that HSAs make it possible to save hundreds of thousands of dollars for your retirement in a way that your 401K could only dream of.

HSAs are not health insurance in the traditional sense. Instead, they are investment accounts that allow consumers to save money that is specially earmarked for health care costs. This account is managed **YOU**, not your insurance provider, offering a level of personal control that is simply not possible with traditional insurance.

It's a phenomenon known as consumer-driven healthcare, and like a growing number of policy experts, we think it's the best path to health care reform.

So what's the catch? How are HSAs any different from the savings account that you already have?

Let's take a look at the four primary advantages of an HSA:

### 1. LOWER PREMIUMS

Some HSAs, like the extremely popular [Mpowering Plan](#) (more on that later) can offer big price reductions when compared to traditional health insurance premiums.

### 2. DEDUCTIBLE INVESTMENT

The money that you invest in your HSA can be deducted from the bottom line of your tax return, directly reducing your adjustable gross income (and subsequently, your taxes).

### 3. TAX-FREE GROWTH

The funds in your HSA are allowed to grow *tax-free*. This is certainly not the case with 'regular' savings accounts, where Uncle Sam is allowed to dip his fingers into your annual interest.

### 4. TAX-FREE WITHDRAWAL

As long as you use the money in your HSA for qualified medical expenses, there is no tax payable on the withdrawal.

To sum it up, an HSA allows your hard dollars to be invested, grown, and spent **100% tax-free** as long as the money is used for medical expenses.

Considering how the average American couple is on track to spend around \$300k on medical expenses alone during retirement, having a stash of un-taxed funds for this very purpose is more than just a good idea ... it's pretty much a necessity.

I know what you're thinking. "Why didn't anyone tell me about this?"

Well, stick around, because it gets even better.

## Check the Numbers: Adding Up the Savings of an HSA

There is no other investment vehicle that has the kind of raw power that a Health Savings Account has, especially when you take into consideration just how much money the average person spends on health care during retirement.

When you combine the tax-deductible contributions, tax-free growth, and tax-free withdrawals of an HSA the results can only be described as staggering.

The chart below compares the premiums, out-of-pocket costs, and annual taxes for two different families of four. The family in the first column – let's call them the 'Traditionalists' – has a traditional non-HSA plan with a **\$4000** per-person deductible and a **80/20% co-insurance** rate.

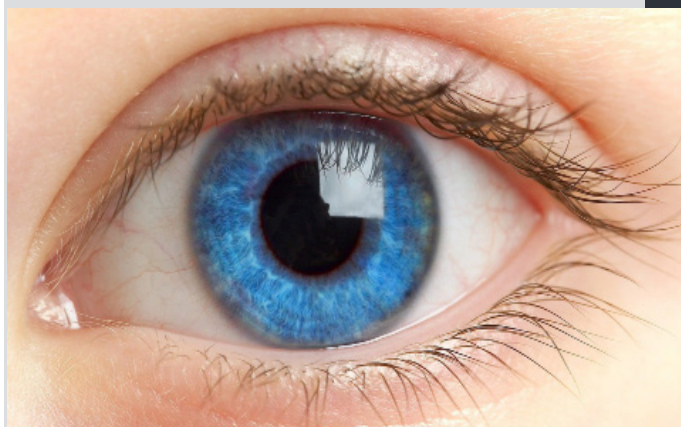
The family in the second column – the 'Innovators' – has an HSA-plan with a \$6,650 total deductible and no co-insurance requirement.

In this example, both families are filling annual claims totaling \$1,500. Assuming that families both are paying taxes in the same federal and state income brackets, and the 'Innovators' have maxed out their HSA-contribution, the results speak for themselves:

Let's see what a family could save with an HSA Plan		
	Typical <u>Non-HSA</u> Plan \$7500 Deductible: 80% / 20% Coinsurance	<u>HSA</u> Plan melded with a Health Sharing Program*, \$1000 IUA (initial unshared amount)
Annual Premium	- \$16,812	- \$7,860
Insured's Share of Medical Costs (\$2,000 claim)	- \$2,000 (full amount)	- \$1000 (rest paid by healthshare)
Non-covered expenses:	- \$550	- \$550 (dental and eye wear expenses)
Expenses Subtotal	= - \$19,362	= - \$9,410
Federal Tax Savings*	+ \$0	+ \$1,752
State Tax Savings*	+ \$0	+ \$365
Net Expenses (out-of-pocket minus savings)	- \$19,362	- \$7,322
Total (Net Savings with HSA Plan)		= + \$12,040 in Savings!



What is really eye opening here is the fact that the 'Innovators' family managed to save **over \$10,000** in a single year through their HSA tax savings, despite the fact that they had a higher deductible.



## Know Your HSA Contribution Limits

One of the keys to the Innovator's considerable savings is the fact that they had maxed out their HSA contribution at the start of the year. While this is by no means a requirement, it is the best way to save on taxes and maximize the amount of money that is being put away for retirement.

By 'maxing out', we mean making the maximum annual contribution that can be made to an HSA. In 2025, the maximum individual contribution was \$4,300, while the family contribution was \$8,550. Anyone who is of the age of 55 or older is allowed to contribute an additional \$1,000 per year.

For anyone out there who might be getting worried about how all of this will complicate your tax return, knock it off! HSA contributions are considered as an above-the-line tax deduction for the previous year's income taxes, and as such, is still a valid deduction even if you choose not to itemize your return.

In addition, almost all states\* with a state-level income tax allow a tax deduction for HSA contributions, increasing your savings even more.

\*Excluding Alabama, California, & New Jersey

## Funding Your Retirement: How Remarkably Fast Money Can Accumulate in a Fully Funded HSA

If you've been paying attention, then you are likely starting to see how the short-term tax and premium-savings benefits of an HSA can put more money in your pocket year after year. Now it is time to take a closer look at how these savings can be funneled into a safer, more comfortable retirement.

Here's the thing about Medicare... *it was never intended to cover all of your medical needs*. Things like nursing home expenses, unconventional treatments, prescription drug costs, and long-term care costs are all going to be coming out of your pocket.

If you have a parent or relative who has experienced the significant costs of a care facility, then you might already know how important it is to be ready for this kind of financial burden. If not, then you can go ahead and take our word for it. It is expensive. As in **\$300 / Day** kind of expensive.

Getting money to accumulate in your tax-free HSA account is one of the easiest ways to shield yourself from the significant out of pocket costs associated with long-term health care. Let's take a look at a pair of examples that demonstrate how fast a properly-managed HSA can grow.

In the table below, potential 30-year growth rates are displayed for both an Individual HSA with an annual contribution of \$4,300 and a Family HSA with an annual contribution of \$8,550 (the maximum contributions for 2025).

For each example, figures are presented for both a 4% annual return (conservative) and a 10% annual return (moderate). We can also look at the difference between a \$0 annual withdrawal and a \$500 annual withdrawal.

Individual HSA Growth over 30 years based on maximum annual contribution of \$4,300			Family HSA Growth over 30 years based on maximum annual contribution of \$8,550		
Annual Medical Costs	4% Annual Return	10% Annual Return	Annual Medical Costs	4% Annual Return	10% Annual Return
\$0	\$347,019.66	\$1,414,869.79	\$0	\$669,828.65	\$2,731,027.73
\$500	\$306,668.54	\$1,250,350.05	\$1,000	\$589,126.40	\$2,401,988.25

Take another look at that second column.

**What this shows is that a family HSA with no withdrawals and a maximum annual contribution can accumulate over \$1 Million Dollars** over the course of thirty years. With that kind of cheese, you aren't going to have to worry about which nursing home your children can afford to throw you in. You will have full control of not only your retirement, but also your long term health care strategies.

And for us, consumer controlled healthcare is the name of the game.





## HSA-Qualified Health Plans

HSAs are easy to set up if you know what you're looking for, but Step One is getting yourself enrolled in a health insurance plan or health share program that is HSA qualified. Because not all insurance plans allow the policy holder to operate a Health Savings Account, it might first be necessary to get new, qualifying health coverage.

At HSA for America, we have two different types of qualifying coverage that we recommend for our clients. The first is a more traditional ACA health insurance plan.

The second is not quite health insurance at all, but instead an innovative new way to cut monthly health care costs while also securing access to your very own HSA. We'll talk more about HSA-qualified Health Share Plans in [Part Two](#).

## It Gets Better: The Lesser-Known Advantage of an HSA

If the numbers that we looked at above are not convincing enough, then sit tight as we explain a few of the lesser known advantages that come with setting up and maintaining a Health Savings Account.



### ADVANTAGE: HSAs Can both Encourage & Benefit from a Healthy Lifestyle

There is no getting around it: Health Savings Accounts require health insurance plans with higher deductibles. This is simply a part of how they are structured. But not only are the higher deductibles more than out-weighed by the long-term investment yield, but they can also serve as a mechanism to both encourage and reward healthier behavior.

If your health is generally pretty good, then the chances are that you don't expect to have to use your coverage all that much, if at all. Having a plan with a higher deductible is a way of betting on your own health.

Once your health-related decisions become directly linked with the growth of your most valuable investment asset, it actually becomes pretty easy to live a little smarter.

## ADVANTAGE: HSAs Can Make Consumers Smarter, Sharper, & More Informed

Remember that bit we opened with about **Consumer-Driven Healthcare**? Well, to extend the metaphor, a driver is never more alert than when they are actually behind the wheel, and that is exactly the position that an HSA can put you in.

The higher deductibles that are associated with HSA-qualified plans mean that a greater portion of your own health care will be coming directly out of your pocket. Until your deductible is met, you will be spending your own hard-earned cash.

The result of this is that you, as the consumer, will be challenged to engage in your health care in a much more personal way. For instance, if you have to fork out your own money for an MRI, aren't you going to want to shop around a bit for the best price?

*This is* the phenomenon that truly drives our business at HSA for America. It is a free-market approach that rewards smart consumers, just like any other industry that has ever existed.

## ADVANTAGE: HSAs Can Be Used For Spouses, Partners, & Dependents

This is one of the most hidden benefits of an HSA, and as such is one that we will continue to shout from our proverbial rooftop until everyone understands.

Even if your family is not covered under your HSA-qualified health insurance plan, you will still be able to use your HSA to pay for their qualified healthcare expenses.

In addition, your legal Spouse can inherit your HSA, tax-free, in the case of your death.

## ADVANTAGE: HSAs Can Be Used To Fund *Anything* during Retirement

Because HSA's charge a 20% penalty on unqualified withdrawals, it's easier than you might think to simply leave that money in place, as opposed to a simple savings account that can find itself conspicuously drained when you get the hankering for a vacation or a new HDTV.

However, this 20% penalty completely disappears when you turn 65, allowing you to use these funds on anything you like.

Obviously, the best bang-for-your-buck comes from spending your HSA funds on qualified health care expenses, because these withdrawals are tax-free. However, after the age of 65, unqualified withdrawals will be penalty free and only be subject to a normal income tax.

## First Things First: Securing an HSA-Qualified Health Insurance Plan

So you have “seen the light”, so to speak, and you’re ready to establish your own Health Savings Account so you can start investing today. While it is that easy, it *isn't* quite so fast.

The first step of setting up your HSA is to enroll in a health insurance plan that allows for it.



# What exactly is “HSA-qualified?”

In order to be considered HSA-qualified, the plan must have a minimum deductible of \$1,600 for individual coverage or \$3,200 for family coverage. The annual out-of-pocket maximum costs must be no more than \$9,450 for individual coverage and no more than \$18,900 for a family plan. In addition, the insurance company must agree to report the list of qualifying policyholders to the IRS.

When shopping, look for the words “Qualifying High Deductible Health Plan” or a reference to “IRC Section 223” on the declaration page of the policy. If you don’t see one of these terms, then the plan you are looking at is likely not HSA-qualified.

All plans, including HSA plans, must offer Minimum Essential Coverage as outlined in the ACA. [The Mpowering Plan](#) has the added benefit of allowing you to see the doctor of your choice, without the hassle of having to worry about whether or not they’re in-network.

Of course, the very best way of determining what is and is not HSA-qualified is by scheduling a talk with your expert **Personal Benefits Manager**, but we’ll get into that later.



## When to Apply

Like almost every other health plan out there, it is only possible to enroll in most HSA-qualified plans during the Open Enrollment Period (OEP). In most states, this period begins **November 1st** and runs through **December 15th**, however, some states extend the OEP to as late as **January 31st**.

However, there are some extenuating circumstances that might qualify you to enroll outside of the Open Enrollment Period. Such circumstances, known as “qualifying life events”, include marriage, divorce, birth of a child, or loss of insurance coverage. In cases like these, the consumer is entitled to a [Special Enrollment Period \(SEP\)](#). SEP’s can last as long as 60 days from the date of the qualifying life event, though this does depend on the event itself. For instance, if you have received notice that you will be losing your health insurance for one reason or another, then your SEP might begin 30 days before the scheduled plan termination date and only last for another 30 days after it.

If you are curious whether you might qualify for a Special Enrollment Period, then your best option is to check with your Personal Benefits Manager to make sure you have your dates straight.

## What If I Don’t Qualify for a Special Enrollment Period?

If you are in need of insurance coverage and you:

(a) don’t qualify for a Special Enrollment Period, and

(b) don’t want to wait for the Open Enrollment Period, do not panic.

There are still some great options available to you, and wouldn’t you know it, [HSA for America](#) can help you out with both of them.

**Health Share Plans** are membership organizations that are designed as a surprisingly affordable alternative to the skyrocketing costs of traditional health insurance. They are also exempt from the requirements of the Affordable Care Act, *AND* are available year round.

In Part Two of this guide, we are going to spend a lot more time diving into the unique benefits of Health Share Plans. If you simply cannot wait to hear about them, [you can click here to skip to Part Two](#).

## Additional Shopping Tips

The sooner you obtain qualified coverage, the sooner you will be able to start taking advantage of the remarkable **tax-free** savings of a Health Savings Account.

As you start shopping around for coverage, keep the following tips in mind:

- Because most HSA plans work with existing PPO or HMO networks, it is actually possible to compare plans based on which doctors are members of their network. So, if you already have a favorite doctor, you can select the plan that will allow you to stick with them. All you need is an [instant quote](#) from our website, which will link you to all the detailed network information that you need.
- Independent ratings from agencies like [AM Best](#), [Moody's](#), and [S&P](#) are all effective sources of information when it comes to judging the financial strength and reliability of an insurance company. **We always recommend obtaining coverage with an insurer that has a high rating**, and we will let you know if a plan with a lower rate has a rating that is beneath our recommendation.



## Establish Your HSA

Once your qualified policy has been issued, you can establish your HSA. There will be a minimum deposit, dictated by the institution that the HSA is deposited with, but no other funding requirements at this time.

After your HSA is open, you can make deposits to cover specific medical expenses (therefore making them tax-free), or in a more routine fashion, like a monthly deposit.



Remember: you can make a tax-deductible HSA contribution as easy as January 1st, and as late as April 15th of the *following year*. That's a window of nearly 14 months, further increasing the overall convenience of HSAs.

## How to Choose an HSA Administrator



Your HSA administrator should be a bank, insurance company, or approved non-bank custodian or trustee. Some of these administrators might offer an array of options such as stocks, bonds, and mutual funds, while others only offer savings accounts.

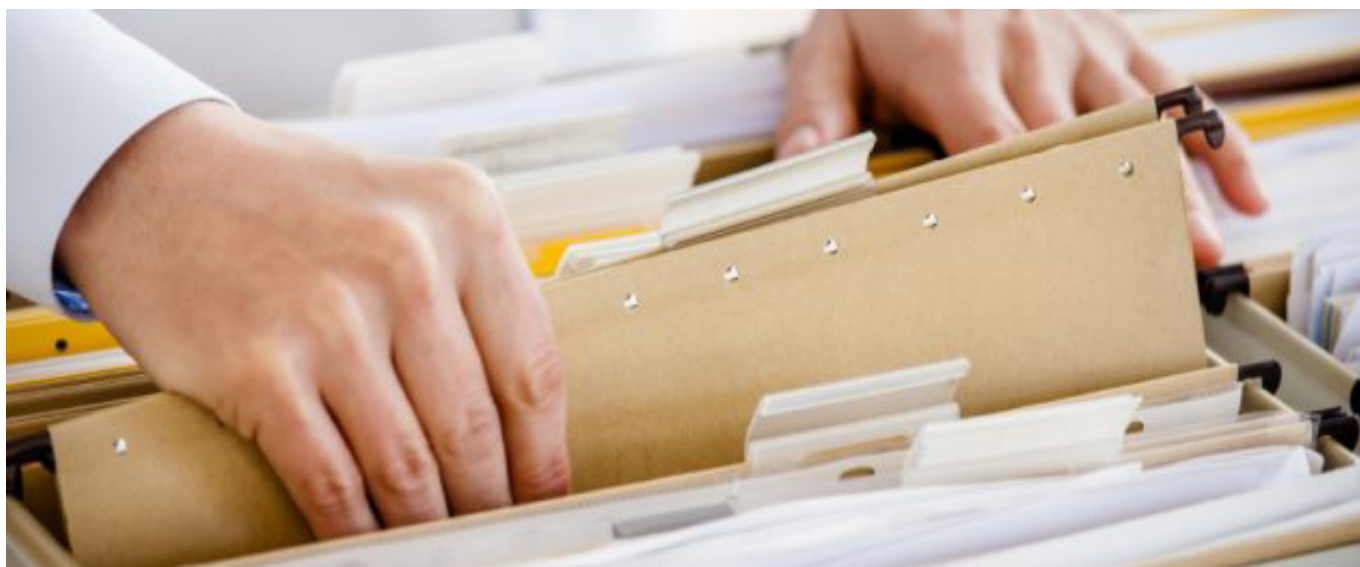
While your insurance company might have partnered with a particular administrator for their HSA plans, there is no requirement that says you have to choose that same administrator.

Our [HSA Administrators page](#) has even more information about how to choose an HSA administrator.

# How to Keep Records for the IRS

Just like anything else in life, the IRS is going to be keenly interested in your HSA. Fortunately, the required recordkeeping is a piece of cake compared to some investment strategies. Here's how it all breaks down:

- ✓ **Separate & file your healthcare expense receipts**, putting out-of-pocket receipts in one annual folder and HSA-reimbursed receipts in a different annual folder. All reimbursed receipts should be kept in the folder of the year that it was reimbursed.
- ✓ **Form 1099-SA** arrives in January, IF you've taken any HSA distributions during the previous tax year.
- ✓ **Form 1099-INT** arrives at the same time, regardless of whether you have taken anything from your HSA.
- ✓ **Form 5498** arrives several months later. This form indicates your total HSA-contributions during the previous tax year, so it never arrives before tax day in April.
- ✓ **Form 8889**, which is filed with your 1040, should list an amount that matches the amount listed on form 5498.



# Advanced HSA Tips & Strategies

While the triple-tax advantage of a Health Savings Account can lead to significant savings over time, establishing your HSA is only the first step of truly maximizing the account's potential. Here are some more advanced tips on HSA strategy that a lot of people don't consider:

1

## Fully Fund your HSA & Minimize Withdrawals

This one is at the top for a reason. Because your HSA can start growing with tax-free earnings immediately, there is no simpler way to boost your savings.

2

## Use your Growing HSA Balance to Lower Your Premium

As your HSA balance builds over time, it is possible to lower your plan premiums by switching to a plan with a higher deductible. This can save significant amounts of money during years when only preventative care is needed, and should an unexpected cost arise, you can simply use your HSA to cover it.

3

## Use Your HSA to Pay for Care Your Insurance Doesn't Cover

As you probably know very well, there are plenty of expenses that insurance plans simply do not cover. HSAs on the other hand offer the consumer a much greater range of choice in how their health care dollars are being spent.

Dental care, eyeglasses & contacts, physical therapy, chiropractic care, mental health services, and even holistic care are all expenses that are considered to be HSA-qualified. In addition, *all* travel expenses incurred for medical treatment can be covered by HSA funds.

This is even true in cases of "Medical Tourism", where more affordable health care is sought outside of the USA. This means that both the Uber and the round trip airfare to your destination could all be covered with tax-free funds.

At our website, you can explore a more [comprehensive list of HSA-qualified expenses](#).

4

## Fund Your HSA Only When Your Need to Pay Expenses

Raising a family isn't cheap ... and neither is trying to keep them all properly insured. There isn't always the money to fully fund your HSA each year. Fortunately there is also no rule stating that it must be funded at *all*.

When finances are tight, you can simply fund your HSA only when you need it for specific medical expenses. By funding and then immediately withdrawing the funds, you are getting the same tax advantage on your out-of-pocket costs.

## 5

## Apply for a Tax Credit & Slash Your Premium

If your annual income falls between 100% and 400% of the federal poverty line for your family size, you might be eligible to receive the IRS' Premium Tax Credit (PTC). This is a valuable benefit that can be used to reduce your monthly premium.

There are however a number of other eligibility requirements that must be met in order to get the PTC. Your Personal Benefits Manager can help you determine if you meet the eligibility requirements, as well as suggest some out-of-the-box ways to help you meet eligibility.

For example, if you are earning too much to qualify for the PTC, an increase in your annual HSA contribution would technically reduce your Modified Adjusted Gross Income, possibly down into the range of eligibility.

## 6

## Protect Your HSA's Growth with an Accident Plan

Your HSA plan may cover preventive care immediately, but it won't help with accidental injuries until the deductible has been met. [A supplemental accident plan](#) has very low premiums, and will pick up the cost of medical care in the event you have an injury with a very low deductible – much lower than your HSA plan's deductible.

## Some Final Thoughts on Health Savings Accounts

At [HSA for America](#), we believe that HSAs are one of the most promising solutions to our nation's ongoing healthcare challenges. To put it plainly:

- **HSAs put the COMPETITION back into Health Care**

It is no secret that medical expenses in America have been soaring in recent years, no doubt due to the combined forces of rigid insurance companies, bloated bureaucracies, and a hospital system that is built on silence and secrecy.

We believe that individual consumers should be the ones in charge of how their health care is being managed. Using HSA funds for medical expenses encourages value shopping and price comparisons even on the more simple procedures.

In turn, this will force a shift upon the Doctors themselves: to stop serving the insurance companies and start serving the patients.

## Some Final Thoughts on Health Savings Accounts

- **HSAs offer TAX-FREE Growth for your Retirement Dollars**

There is no other investment vehicle that allows you to contribute, grow, and withdrawal your funds on a tax-free basis. While HSA funds can only be used for qualified health care expenses, the ability to set aside tax-free money for these expenses is invaluable to the discerning consumer.

Remember: couples who are retiring in 2021 are on track to spend as much as **\$300,000** on health expenses during retirement. In addition, it doesn't look like hospital visits, prescription drugs, or long-term care is going to get any cheaper while you are still working towards retirement.

- **HSAs Encourage You to Stay Healthy**

By letting people keep HSA money they don't use, HSAs provide a powerful incentive for people to take a more proactive approach to their healthcare. Not only does it mean shopping around for the best prices on necessary procedures, but also making smarter, healthier decisions that are more likely to keep you out of the doctor's office (and your money *inside* your HSA).

No one knows more about Health Savings Accounts than the trained experts at [HSA for America](#). We have dedicated ourselves to the singular goal of helping Americans overcome the runaway costs of health care, and make lasting and significant changes to their lives in the process.

You can click over to our website for a [FREE Quote](#), or, call us directly at 1-800-913-017. We'll get you setup with an initial consultation at zero charge, as well as connect you with your very own Personal Benefits Manager who can guide you through the process of both establishing an HSA and securing HSA-qualified coverage.



# Part Two: Health Care Sharing Programs

## *The Low-Cost & Legal Way to Opt Out of Obamacare*



While the incredible tax-advantaged benefit of a Health Savings Account is often the first thing we will recommend to a new client who is looking for a new way to cut their health care costs, it is by no means the only trick we have up our sleeve.

**Health Care Sharing Programs** have been rising in popularity for several years, particularly since the onset of the highly regulated, high-premium plans offered under the Affordable Care Act. Seeing as how many Americans are paying upwards of \$2,000 (or more!) on health care every *month*, it is no surprise why many hundreds of thousands of people have recently made the switch to Health Sharing.

## Don't call it 'Health Insurance' ... Health Care Sharing is *Different*

Because Health Share Programs are offered by faith-based organizations, they are not regulated by the federal government and therefore do not fall victim to the restrictive and cost-inflating rules of Obamacare. The result is a health care option that can be on average about **half the monthly cost of a healthcare plan offered under the Affordable Care Act (ACA)**.

Like any good deal, Health Sharing requires a tradeoff. These programs are not required to cover pre-existing conditions or serious health conditions that arise within the first two years of coverage. There are also certain restrictions regarding smoking, drug use, and birth control.

For these reasons, Health Sharing Programs are a popular option for people who are generally pretty healthy. Just like HSA plans, Health Sharing both encourages and rewards a healthy lifestyle.

## Is Health Sharing Right for Me?

When the Affordable Care Act was passed into law in 2010, a significant number of Americans were left in the dust by their inability to qualify for a subsidy. Even if they were making just a few dollars more than the cutoff, they were forced into expensive, unsubsidized plans under threat of tax penalties.

**We don't think that's right.** Consumers should be able to maintain control over their health care options and not be bullied into one direction or another by decree of an overreaching bureaucracy. Health Sharing Plans are a refreshing alternative for healthy people who do not qualify for a subsidy under the ACA.

Still, Health Sharing is not for everybody. The unregulated & faith-based membership structure of these programs means that pre-existing conditions are not covered until after a waiting period, or in some cases not covered at all. Certain membership requirements including a statement of belief may make a given healthshare plan inappropriate for you.

## OneShare Health: Our Most Popular Health Care Solution



While there are a couple dozen plans that our team has experience with, the one that folks seem to be most happy with is through OneShare Health. Their program provides coverage that “feels” more like health insurance and provides access to one of the largest PPO networks.

# The Mpowering Healthshare Program: Our Most Innovative Health Care Solution



By mixing the preventative care guarantees of a Minimum Essential Care (MEC) group plan with the low-cost additional protection provided by a Health Share Plan, the **MPowering Plan** offers an affordable, well-rounded package of benefits that also happens to be HSA-qualified.

## Talk to your Personal Benefits Manager



Because HSA's charge a 20% penalty on unqualified withdrawals, it's easier than you might think to simply leave that money in place, as opposed to a simple savings account that can find itself conspicuously drained when you get the hankering for a vacation or a new HDTV.

If you are interested in learning more about Health Share Programs, you can [contact us](#) to setup an appointment with your PBM, or click over to our website to check out our [Healthshare FAQ](#), where you can find answers to some of the most common questions about Health Share Programs and Health Care Sharing Ministries.

# Thank You for Reading

Whether you have chosen to pursue the tax-advantaged saving strategy of a Health Savings Account, the flexible and personalized style of a Health Care Sharing Program, or both, the team at [HSA for America](http://HSAforAmerica.com) will be here to walk you through every step of the process, as well as keep you informed on other ways you might be able to save money.

From the moment your new policy becomes active, you will be entered as a member into our **Health Care Optimization Program**, a free program with three primary goals:

## 1.) To effectively minimize the financial risks of health care

The most important tool in defending yourself against the swelling costs and over-complicated jargon of the predatory health care industry is to be armed with the most current & valuable information. It is our belief that by educating our clients with regular videos, newsletters, special reports, and more, we can help create the kind of fair, choice-based health system that the world needs.

## 2.) To provide our clients with long-term consultants and advisors

You will be immediately assigned an expert Personal Benefits Manager (PBM) to act as your ongoing guide and advisor. Your PBM will follow up with you regularly regarding the options that are available to you, and you can count on them to be available year-round in the case that you have any issues with your coverage, or if you are simply curious about what other options might be out there.

Your PBM will also invite you to participate in an Annual Comprehensive Policy Review, in which each year we'll help analyze your current situation against the new plans, options, and rates that might be available.

## 3.) To de-mystify the process of enrolling in health insurance or healthshare plan

As independent brokers, HSA for America works for our clients, not the insurance companies. This is why our key operating principle is to do whatever is in our power to make it faster, easier, and less complicated to get health insurance or health sharing.

We compiled this guide not only as a means to educate our potential clients, but to also serve as a resource for health care consumers across the nation, who we feel have been getting the short end of the stick for far too long. So if you found the information helpful, please feel free to forward the guide on to a friend or family member.

In the meantime, don't hesitate to give us a call anytime. **The initial consultation is free**, and the potential savings are waiting for you just on the other side.

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# BONUS GUIDE: 5 Ways to Save On Health Care *Immediately*

The information we provided above was designed to educate our clients as well as Americans as a whole about the effective but lesser-known financial incentives of both HSAs and Health Sharing Programs. But these are not the only routes to quick savings.

As a special bonus, we're sharing 5 of our most valuable cost-saving tips when it comes to your health care. No matter where you are in life or what kind of coverage you have, these tips can help cut your health care costs in short order, and in doing so give you more control of your own income, retirement, and even the overall quality of your everyday life.

## 1 Be an Engaged Health Care Consumer (Always Ask the Price)

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Both Health Savings Accounts and Health Share Programs share the unique benefit of providing their members with clear, bottom-line incentives for being more “tuned in” to their health care choices. The cost of even the most common procedures and treatments can vary greatly from one doctor to another, as can the severity and urgency of the diagnosis.

Choice Driven Health Care starts with a well-educated consumer. By picking up the phone and calling your doctor, hospital, or insurance company, you can easily acquire all the information you need to take personal control of your healthcare. This includes both how much a procedure or treatment will cost and how much of that cost is going to have to come out of your pocket.

**Remember:** the American health care industry is not designed to be translucent. If you are really serious about regaining control of your hard-earned health care dollars, it all begins with a bit of fact finding.

## 2 Consider an Alternative to Health Insurance

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If your monthly health insurance costs are getting out of hand and it feels like you are running out of options, then it might be time to try something different.

Unlike some forms of health insurance, **Health Sharing** is low-cost and low-hassle, and can be a reliable way to cut monthly health care costs...



There are a number of fine-point restrictions that make health share plans better for some people than others, but these days it is available to just about everybody, not to mention HSA-qualified in some cases.

To find out more about health care sharing plans, you can click here to return to [Part Two](#).

### 3 Inquire About Discounts for Cash Payments

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Many hospitals and doctor's offices offer some discounts for cash payments, but very few people know that you usually have to ask for them. In addition to these built-in discount policies, many providers are more than willing to work with their patients to create a payment plan that works, or even a significant price reduction, **for no other reason than you asked for it.**

But a discount will do you no good if you aren't already informed about the potential costs. This supports our advice to **always find out the price ahead of time**. Once you are fully informed about the costs, you will be in a much stronger position to negotiate.

### 4 Check Bills & Statements for Errors

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If you're anything like most Americans, then you probably don't even want to *open* a medical bill, much less give it a line-by-line inspection. While there is certainly no fun to be had in double-checking your bills and statements, it can be an immediate source of savings in ways that you might not expect.

According to a [2014 health study](#), **49% of Medicare Bills contained an error**. In an era when the worsening health debt crisis is crippling many Americans, health providers are taking in millions of dollars for no other reason than nobody double checked the bill.

Here are a few things to look for when scanning your bills & statements for mistakes:

**BILLING PROBLEM: Incorrect Coding.**

Incorrect Coding or Miscoding is when doctor's notes are misinterpreted by medical coders, which can lead to you being charged for the wrong procedure or for a diagnosis that you did not receive. Even the type of doctor's visit can be mis-coded, leading to small charges that can add up over time.

At the [Find-A-Code Website](#), you can search an instant and accurate database to find out any medical code that might appear on your bill.

**BILLING PROBLEM: Bogus Services, Never Rendered**

While this seems like a problem that that simply should not exist, hospitals and medical providers are still charging people for services that were not requested, provided, or even discussed. Many people fall victim to these bonus charges simply because they never looked closely at the bill.

**BILLING PROBLEM: Balance Billing**

Balance Billing occurs when the patient is charged for the remainder of their bill, after their deductible and copay has been met. This is illegal if done intentionally, so most of the time it can be corrected with a few phone calls.

**BILLING PROBLEM: Duplicate Billing**

In what is perhaps the most common billing error of the healthcare industry. Duplicate Billing is when patients are charged multiple times for the same service rendered. Sometimes the duplication is on the same bill, and other times you might receive a new bill for a service that has already been paid for.

**THE SOLUTION?**

**Paying close attention** to all of your bills and statements is the only way to catch billing errors. If you find a charge that shouldn't be there, call your doctor's office to report the error. Usually, they will make the correction. If they do not, then you can report them to your insurance company, or even to your state's division of consumer affairs.

**Keeping complete records** is a good way to support your case when you try to dispute a charge.

## 5 Take Advantage of Free Screenings & Preventative Care Services

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No matter where you live, there is a good chance that your community offers health fairs or two that offer free screenings for things like diabetes, HIV, high blood pressure, and other common maladies.

In addition, federal law stipulates that all ACA-compliant insurance plans offer a number of different preventative services, including specialized services for women and children, **without a copayment**. Health Sharing Plans are also a great way to secure preventative care, as the organizations behind them have a shared interest in your ongoing health.

No matter how you slice it, staying healthy is a great economic decision. This is especially true of those people who are trying to maximize the growth of their HSA, or simply save cash every month with a high deductible / low premium plan.

You can read through a complete list of these free services at the [HSA for America](http://www.HSAforAmerica.com) website.





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