

Christian Health Sharing Checklist

A Pre-Signup Consideration Guide — WeShare® by UHSM™

Use this printable checklist to evaluate any Christian Health Sharing Program before joining. Each section helps you explore faith alignment, financial stewardship, member responsibilities, and practical expectations.

1. Faith and Beliefs Alignment

- Have I reviewed the ministry's Statement of Faith?
 - Do the shared beliefs align with my own Christian values?
 - Do the lifestyle expectations match how I live my daily life?
 - Am I comfortable joining a community committed to mutual care and prayer?
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2. Membership Guidelines

- Have I read the Membership Guidelines in full?
 - Do I understand which medical needs may be eligible for sharing?
 - Have I reviewed any conditions that may be ineligible for sharing?
 - Do I understand pre-certification requirements for specific services or procedures?
 - Am I aware that sharing is voluntary?
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3. Monthly Contribution Amount (MCA)

- Have I reviewed the Monthly Contribution Amount?
 - Do I understand how contributions are used to facilitate sharing?
 - Does the contribution amount fit within my family's budget?
 - Have I reviewed any additional out-of-pocket expectations, such as Consult Fees?
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4. Annual Member Care Share (AMCS)

- Do I understand how the AMCS works?
 - Do I know how much I may be responsible for before eligible needs may be shared?
 - Have I reviewed how AMCS accumulates throughout the year?
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5. Medical Providers and Accessibility

- Can I choose my own provider?
 - Do I understand how to identify a provider who welcomes self-pay or health sharing members?
 - Do I know how Consult Fees work for office visits or urgent care?
 - Do I understand how Shareable Medical Bills are submitted?
 - Have I reviewed steps for submitting a Manual Share Request if necessary?
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6. Support and Member Experience

- Does the ministry offer Member Services support?
 - Are there online tools, portals, or educational materials available?
 - Is there clear guidance on the sharing process for medical needs?
 - Is there a community or spiritual support aspect I value?
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7. Questions to Ask Before Joining

- How does the ministry facilitate sharing between Members?
 - How long does the sharing process usually take?
 - What resources are available if I need help submitting a Shareable Medical Bill?
 - What programs best fit my family's needs?
 - How does the ministry help Members live healthier, faith-aligned lives?
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8. Personal Readiness

- Am I comfortable participating in a voluntary sharing community?
 - Am I prepared to follow all Membership Guidelines?
 - Do I understand the difference between a Sharing Program and traditional insurance?
 - Have I prayed through this decision and sought wise counsel?
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Notes

Optional space for conversations, questions, or follow-up items

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This checklist is designed to support thoughtful, faith-grounded decision-making as you explore Christian health sharing options.

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WeShare® is not a reimbursement program. WeShare® is not an insurance company nor is the membership offered through an insurance company. WeShare® membership is offered and administered by Unite Health Share Ministries™ (UHSM), a nonprofit, religious healthcare sharing ministry that facilitates member-to-member sharing of medical expenses. WeShare® is connected through partnerships to provide resources, community, and healthcare for all WeShare® members.