

WeShare Healthcare Sharing Community: A Transparent Cost Comparison

This resource provides a clear, data-based overview of costs and program structures within the WeShare® healthcare sharing community. All information is presented for educational purposes to support thoughtful exploration and informed participation.

How to Use This Comparison

This comparison outlines Annual Member Care Share (AMCS) options, consultation fees, eligibility details, and additional program-related costs. It is designed to help readers understand how WeShare Sharing Programs are structured.

This resource is designed to:

- Present transparent cost ranges and program highlights
- Support planning and comparison
- Serve as a printable and shareable reference

This resource does not:

- Predict individual medical expenses
- Guarantee sharing outcomes
- Rank or recommend programs

All sharing is voluntary and guided by each Sharing Program's Membership Guidelines.

WeShare Comprehensive Program

Annual Member Care Share (AMCS)

Individual Members

- \$1,000 · \$3,000 · \$6,000 · \$9,000 · \$12,000

Family Members

- \$2,000 · \$6,000 · \$12,000 · \$18,000 · \$24,000

For families, a minimum of two Members must each meet their individual maximum AMCS within a calendar year.

Cost Structure Context

- Lower AMCS amounts generally correspond to higher monthly contribution amounts and shorter sharing eligibility windows

- Higher AMCS amounts generally correspond to lower monthly contribution amounts for Members who may not frequently access care beyond preventive or office visits

WeShare Catastrophic Program

Annual Member Care Share (AMCS)

Individual Members

- \ \$5,000 · \ \$10,000

Family Members

- \ \$10,000 · \ \$20,000

For families, a minimum of two Members must each meet their individual maximum AMCS within a calendar year.

Cost Structure Context

- Higher AMCS thresholds
- Lower monthly contribution amounts
- Shortened sharing eligibility window compared to lower AMCS options

Program Comparison Overview

Topic	WeShare Comprehensive	WeShare Catastrophic
AMCS Options	\ \$1,000-\ \$12,000 (individuals)\ \$2,000-\ \$24,000 (families)	\ \$5,000-\ \$10,000 (individuals)\ \$10,000-\ \$20,000 (families)
Network Access	PHCS® PPO Network, CVS MinuteClinic™, Amwell, BetterHelp	CVS MinuteClinic™, Amwell, BetterHelp; PHCS® PPO for urgent needs
Annual Physicals & Preventive Care	\ \$0 member responsibility (any network provider)	\ \$0 member responsibility (CVS MinuteClinic™ and Amwell only)
Virtual Urgent Care	\ \$0 consultation fee through Amwell	\ \$0 consultation fee through Amwell
Behavioral Health Counseling	Up to 10 visits shared	Up to 10 visits shared
CVS MinuteClinic™	\ \$10 consultation fee	\ \$20 consultation fee
Primary Care	\ \$25 consultation fee	Limited; select Amwell services at \ \$0
Specialist Care	\ \$75 consultation fee	Limited virtual specialties only

Topic	WeShare Comprehensive	WeShare Catastrophic
Labs	\\$10 consultation fee (Quest/LabCorp); AMCS applies	\\$40 consultation fee; limited eligibility
X-rays	\\$25 consultation fee	\\$25 consultation fee (limited eligibility)
Radiology (Other)	AMCS applies	AMCS applies (limited eligibility)
Urgent Care	\\$50 consultation fee	\\$100 consultation fee
Emergency Room	\\$500 consultation fee; AMCS applies if admitted	\\$750 consultation fee; AMCS applies if admitted (2-visit annual maximum)
Hospital Services	AMCS applies	AMCS applies
Maternity Care	Eligible after 24 months of membership	Not eligible
Prescriptions	Formulary-based; \\$3,500 annual maximum	Generic and standard brand only; \\$2,500 annual maximum
Dental, Vision & Hearing	Discount program included	Discount program included
Wellness Perks	Noom, FitBod, RightNow Media, HelloFresh, Active&Fit Direct	Same as Comprehensive
Best For Members Who	Want broader healthcare sharing support	Want lower monthly contributions and limited care access

Consultation fee services are not subject to the AMCS. Services subject to the AMCS are shared at 100% once the AMCS is met.

WeShare Legacy Program

Monthly Contribution Amounts

Age Range	Monthly Contribution Amount
65-69	\\$115
70-74	\\$130
75+	\\$150

Monthly contribution amounts are shared each month to maintain membership.

Additional Program Fees

Fee Type	Amount
Application fee	\\$149 (one-time)

Fee Type	Amount
Tobacco or e-cigarette usage	\\$50 per member, per month
Four or more listed dependents	\\$50 per dependent, per month

Pharmacy Costs

Pharmacy Cost Element	Amount
Prescription AMCS	\\$250 per member
Annual pharmacy share maximum	\\$3,500 per member
Prescription fees	Based on medication formulary

Summary

WeShare offers multiple contribution structures with varying AMCS levels and corresponding consultation fees and eligibility structures. Lower AMCS options require less contribution toward care before sharing begins, while higher AMCS options may offer lower monthly contribution amounts and may be suitable for Members who access medical care less frequently.

Created by WeShare® as an educational resource to support thoughtful exploration of the WeShare healthcare sharing community.