COLORADO

Department of Regulatory Agencies

Division of Insurance

Health Care Sharing Plans and Arrangements in Colorado

Colorado House Bill 22-1269 2022 report

October 2023

Table of Contents

Background

The 73rd Colorado General Assembly passed House Bill 22-1269 ("HB22-1269") requiring Health Care Sharing Ministries, Plans, or Arrangements ("HCSAs") to report data annually to the Division of Insurance ("Division") to collect, and publish information about the HCSAs operating in Colorado. HCSAs report data to the Division about annual enrollment and financial data, use of licensed producers, HCSA member guidelines, and marketing materials.[1] These data reporting efforts are intended to increase transparency about HCSAs for Colorado consumers.

Emergency Regulation 22-E-20 defines a "Health care sharing plan" or "health care sharing arrangement" or "plan" or "arrangement" or "HCSPA" as, "any organization that offers or markets products to facilitate payment or reimbursement of health-care costs or services for one (1) or more residents of Colorado. This does not include direct primary care agreements as defined in § 6-23-101, C.R.S.; consumer payment plans offered directly between a provider and patient (or patient's responsible party); businesses used to facilitate the plan's operations such as reimbursement handling, cost containment vendors, data processing; and crowdfunded sources for the purposes of paying for and/or reimbursement of health care services."[2] Colorado law requires all HCSAs to report data to the Division annually.

Overview of Data Collection Efforts

To collect data from HCSAs offering plans or arrangements in Colorado in 2022, the Division used the infrastructure implemented for the 2021 data collection efforts. This includes: Emergency Regulation 22-E-20, a data reporting template, and a dedicated HCSA data collection webpage to meet the requirements of Colorado statute.[3] The feedback provided by consumer advocates, HCSAs, and members of the public helped refine the final emergency regulation and data reporting template.

By March 1, 2023, fifteen HCSAs submitted data or requested an extension in order to fulfill reporting requirements for the 2022 calendar year. Over the following months, one additional HCSA submitted 2022 data, with sixteen HCSAs in total reporting 2022 data to the Division ahead of the drafting of this report. Division staff reviewed all submissions for completeness, followed up with each HCSA if materials or data elements were missing, and conducted specific follow up as needed.

Two HCSAs that had been included in the Division's 2021 report did not submit their 2022 data in time for inclusion in this report. These two organizations accounted for nearly 19% of the 2021 Colorado HCSA membership and nearly 28% of the total aggregate health care costs eligible for sharing, respectively. Given the potential statistical impact these missing HCSAs' data could have on comparing data from one year to the next, the Division cautions against

[1] For a full list of all information required to be reported to the Division annually by HCSAs see § 10-16-107.4(1), C.R.S.

[2] Emergency Regulation 22-E-20's purpose is to establish the data reporting requirements applicable to all HCSAs offering or that intend to offer plans or arrangements to facilitate payment or reimbursement of health-care costs or services for residents of Colorado.

[3] Links to these items can be found in the Appendices below.

comparing the summary data provided in the 2022 report to that provided in the 2021 report. No information about or data from these two HCSAs were included in this 2022 report. The Division is working with both of these HCSAs to finalize their 2022 submissions and will post their non-confidential submission materials to the Division's website but does not intend to update this report with those data.

Summary of Findings

Sixteen HCSAs submitted data to the Division ahead of the publication of this report. The Division has identified several inconsistencies in data reporting and is working to resolve such inconsistencies for future reports. For the purposes of this report, where inconsistencies in the data are present the Division has presented a subset of data in the summary sections to include only those from HCSAs that reported in accordance with Emergency Regulation 22-E-20.

Membership

In 2022, sixteen HCSAs reported a total membership of 58,616 Coloradans and 1,265,549 members nationally. Colorado HCSA membership numbers represent over 4% of national HCSA enrollment of these HCSAs. In comparison, Colorado's 2020 census population is 1.7% of the national population.[4] Actual enrollment in HCSAs in Colorado is likely higher than reported here as at least 2 more HCSAs were likely offering products during 2022.[5]

Five of the sixteen HCSAs reported Colorado employer groups participating in sharing arrangements in 2022 and three additional HCSAs included marketing and communication materials that encourage employers to offer their HCSA products to employees and/or to pay a portion of the employees' monthly required membership dues or share amounts. Of the five HCSAs that reported data on employer participation, the range of members participating in a HCSA per employer is 1 to 80 members, with an aggregate total of 871 members across all five HCSAs.

National HCSA Activity

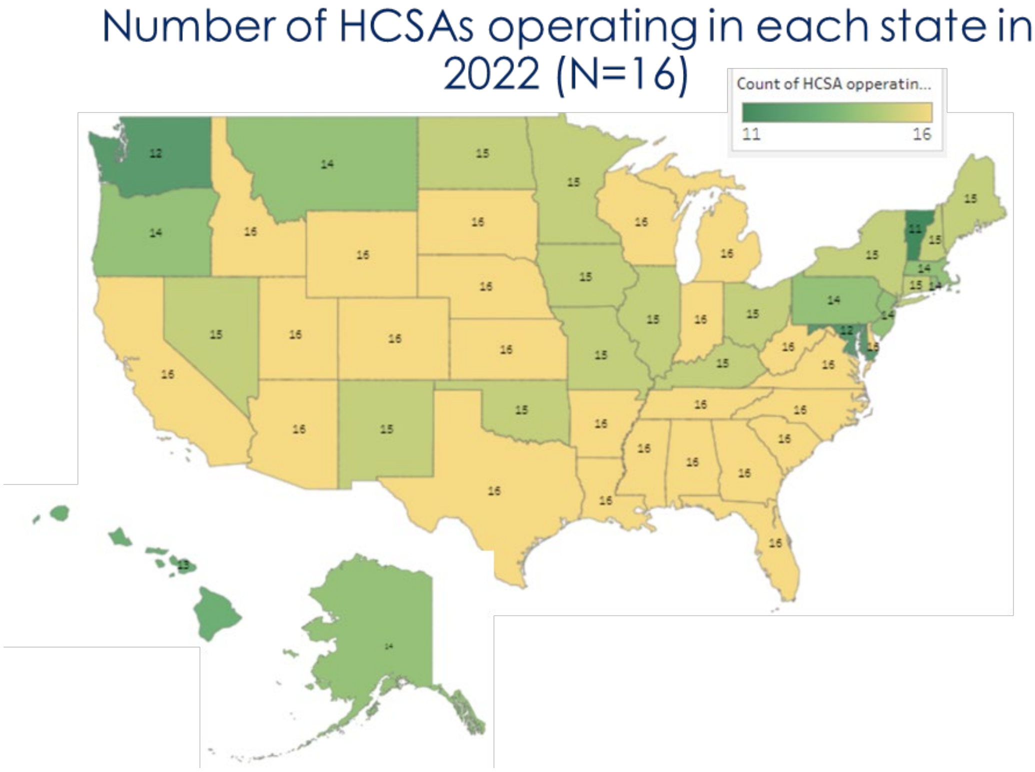
Nine of the sixteen HCSAs offered products in all fifty states, while the other seven HCSAs operated in a limited number of states.

The following map shows the number of HCSAs operating in each state out of the sixteen HCSAs that reported data to the Division. If a HCSA has active members in a state but does not accept new members in that state, they are still included in this map. Four HCSAs noted that they had active members in certain states but were no longer accepting new members in Illinois, New Mexico, New York, Pennsylvania, Vermont, and Washington. Further, the map does not include a count of all possible HCSAs operating in each state as this map is limited to only the HCSAs that submitted data to the Division and excludes those HCSAs who did not submit data

[4] United States Census Bureau. [Profile United States 2020 census data]. Retrieved from https://data.census.gov/profile?g=0100000US

[5] Two (2) HCSAs that had been included in the Division's 2021 report did not submit their 2022 data in time for inclusion in this report.

in time for the publication of the report. For the number of HCSAs operating in each state please refer to Appendix J.



Financial Information

There is variability across the 16 HCSAs regarding the financial information submitted, making comparisons difficult. For example, some data were reported at a national level instead of the state level and some data were not reported. The Division is working with all HCSAs regarding future data submissions to ensure consistency and alignment with regulatory definitions.

HCSAs are required to report the "Total amount of fees, dues, shares, contributions, or other payments collected from individuals, Colorado employer groups, or others who participated in the [HCSA's] product." Fourteen[6] HCSAs collected $78,607,499.89 in total fees, dues, shares, contributions, and other payments from members in 2022.

HCSAs are also required to report on the dollar amount of healthcare costs submitted for their members' sharing requests, the dollar amount of those healthcare costs that are determined eligible for sharing based on their specific member guidelines, and the dollar amount paid or shared to cover healthcare expenses the HCSA determines are eligible for sharing. A total of

[6] One HCSA reported national data instead of the required Colorado member specific data for "Total dollar amount of health-care costs or services that were incurred by the participant and submitted by or on behalf of the participant for sharing". Another HCSA reported $0 for the "Total amount of fees, dues, shares, contributions, or other payments collected from individuals, Colorado employer groups, or others who participated in the product." Data from both these HCSAs were excluded from the financial analysis.

$180,086,114.27 in healthcare costs were submitted for sharing by members of fourteen HCSAs.[7] Many of the HCSAs note that the dollar amount of healthcare costs or services submitted for sharing includes duplicate charges, ineligible charges based on the HCSA's sharing guidelines (for example a member may receive a single itemized bill from a provider with both eligible and ineligible charges but the full bill is submitted as part of the sharing request), discounts that the HCSAs negotiated on their members' behalf, and the members' agreed-upon portions of medical bills. Once those ineligible amounts were deducted, the HCSAs reported that $70,715,150.25 of members' total 2022 health care costs were determined eligible for sharing by the HCSAs. Of the over $70 million determined by the HCSAs to be eligible for sharing $65,920,503.98 in healthcare costs or services were paid by the HCSAs by December 31, 2022.

Actual health care costs of Colorado members were likely different than the HCSAs reported as some bills/share requests do not include costs for benefits excluded from sharing. Based on the Division's review of each HCSA's member guidelines many of the HCSAs reported excluding benefits such as contraception coverage, mental health services, alcohol use disorder treatments, Attention-deficit/hyperactivity disorder treatments, prescription drugs for chronic conditions, abortion with no exceptions for rape or safety of the pregnant person, and some pre-existing conditions. Many of the HCSAs also reported excluding or placing limitations on maternity care unless the pregnant person had been a member of the HCSA's highest membership tier for some previous amount of time (e.g., maternity care is covered once the pregnant person has been a member for 12 months without changing to a lower cost program).

The guidelines of all sixteen HCSAs explicitly state that members must use or are obligated to pursue[8] other payment options available to the member before submitting a share request otherwise the member's healthcare costs are not eligible for sharing. This includes using insurance, Medicare, Medicaid, Veterans Administration, Tricare, private/public grants, crowdfunding, and any liable third party (in the event of an accident) before submitting a share request. From one HCSA's member guidelines, "If the member fails to request for and or accept sources of payment available, the amount that could have been paid through other sources is not available for sharing." Two HCSAs require or suggest that members first request providers and hospitals to reduce or write off eligible health care bills (sometimes referred to as a "self-pay" discount). Eight HCSAs also state or imply that members must first request charity care and financial support from local governments and consumer support organizations in paying the

[7] Two HCSAs were excluded from analyses presented in the "Financial Information" section of this report. Please see Footnote 5 for more details.

[8] An example of "obligation to pursue" other payment options is copied from one HSCAs member guidelines with the name of the HCSA removed from the quote, "it is the obligation of the member to pursue payment from any other responsible payer for such medical expenses submitted to [HCSA] for assistance. Needs do not qualify for sharing to the extent that they are discountable by the health care provider or payable by any other source, whether private, governmental, or institutional. If a governmental, insurance, religious, liable third party, fraternal organization or any other financial assistance source will pay any portion of the qualifying medical bill, that amount will offset any unshared and/or shared amounts applied to the member's needs up to the total amount of the need. If the Sharing Member refuses to accept such assistance, then that portion of the medical need also becomes ineligible for sharing."

member's health care bills by including language such as, "Needs do not qualify for sharing to the extent that they are discountable by the health care provider or payable by any other source, whether private, governmental, or institutional." This means that medical costs submitted for sharing by a member (and also what is later submitted to the Division through the data reporting template) are likely different from the total health care cost to provide those services.

Marketing Efforts and Use of Producers

Eight of the sixteen HCSAs reported an association with a total of 434 producers[9] to enroll 11,041 members in these eight HCSAs. The range of Colorado membership enrollment via producers in the eight HCSAs varies from 3 members enrolled through a producer to 6,756 members enrolled through a producer. HCSAs are not required to report the names, business, or license numbers of individual producers so the count of 434 producers across eight HCSAs is not a unique count of producers and likely includes double counting.

Four of the eight HCSAs that reported an association with producers also reported on the "total commission, fees, or remuneration paid in [2022] to producers for: marketing, promoting, or enrolling Colorado participants". Producers were paid $1,865,132.64 in 2022 by the four HCSAs.

The Division noted inconsistencies in how some HCSAs reported on the use of producers to enroll members in HCSAs and on the commissions, fees, or remunerations paid to producers. Some of the HCSAs noted that they cannot know if their subcontractors or third-party administrators follow the definition of a producer or not, so they are unable to report on these required data elements. It is possible that more than the eight HCSAs noted above work with producers to enroll members and that more than four HCSAs paid producers for marketing, promoting, and enrolling members. The Division is working with all HCSAs regarding future data submissions.

Fifteen HCSAs used social media to communicate to members and to market their products. Non-confidential marketing materials submitted by each HCSA, which include examples of social media posts, will be posted in the coming months to the Division's website.

Data Limitations

The data submitted to the Division over the past few months was the second collection of HCSA data in Colorado. Not all HCSAs submitted data following the definitions laid out in Emergency Regulation 22-E-20 or on the reporting template. Further, a few HCSAs failed to report pursuant to the required deadlines for this second data collection effort. The Division will be providing

[9] For the purposes of HB22-1269's data collection efforts and this report, "Insurance producer" or "producer" shall have the same meaning as found at § 10-2-103(6), C.R.S., with the exception that for the purposes of this regulation it does not include § 10-2-103(6)(b), C.R.S. This definition is from § 10–2-103(6), C.R.S. and Emergency Regulation 22-E-20.

HCSAs with additional information and optional training to ensure more consistent reporting in the future.

The Division does not collect demographic information about HCSA members; the types of employers who help cover an HCSA membership for their employees; or the names of producers used to enroll members into HCSAs.

Questions or Concerns

If you have a question about your health care sharing arrangement or health insurance coverage you can contact the Division's Consumer Services team. The Consumer Services team is available to answer questions or respond via phone and/or our consumer portal. More information about filing a complaint can be found on the Division's website, emailing DORA_Insurance@state.co.us, or calling 303-894-7490 (within the Denver Metro area) or 800-930-3745 (outside the Denver Metro area).

Next Steps

Completion of 2022 data submissions is expected in the coming months. The Division is not anticipating updates to this 2022 report. Finalized submission materials, excluding confidential information, will be posted to the Division's website for interested parties to download. Annually, HCSA data submissions are due to the Division on March 1st of each year with the associated report published by October 1st of the same year.

If there is evidence that a HCSA is operating in Colorado but is not included in this report, please contact Leilani Russell (Leilani.Russell@state.co.us).

Anyone interested in participating in the regulatory process should sign up for notifications from the Division and/or check the Division's website.

Appendices

Appendix A: Associated Legislation, Regulation, and Division Information

- Colorado House Bill 22-1269
- Division of Insurance Emergency Regulation 22-E-20
- The Division's consumer complaint portal and information on how to ask a question or file a complaint
- The Division's web page dedicated to House Bill 22-1269

2022 Reporting Template: The annual reporting template all HCSAs are required to submit can be downloaded from the Division's website: https://docs.google.com/spreadsheets/d/1KW_s7tv91SIP-I327ttx1_Xja2w86Ui-/edit#gid=876537254

About the Division of Insurance: The Colorado Division of Insurance, part of the Department of Regulatory Agencies (DORA), regulates the insurance industry and assists consumers and other stakeholders with insurance issues. Visit doi.colorado.gov for more information or call 303-894-7499 / toll free 800-930-3745.

About DORA: DORA is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado. Consumer protection is our mission. Visit dora.colorado.gov for more information or call 303-894-7855 / toll free 800-886-7675.

Appendix B: Regulatory Definitions of Terms Related to HCSA Reporting

The following definitions related to Health Care Sharing Plans and Arrangements can be found on Emergency Regulation 22-E-20 and are used by the HCSAs to report to the Division.

"Administrative expenses": shall mean costs incurred to operate and support the functioning of the health care sharing plan or arrangement. This includes but is not limited to bank fees, staff salaries, data processing, sales, and marketing efforts. This includes fees, commissions, and remuneration paid to contractors that acted on behalf of the health care sharing plan or arrangement to facilitate administrative expenses.

"Coloradans": shall mean residents of Colorado during the reporting period.

"Health care costs" or "health care expenses": shall mean any amount billed by a health care provider for health care services or related products or by a pharmacy.

"Health care provider": means any physician, dentist, optometrist, anesthesiologist, hospital, X ray, laboratory and ambulance service, or other person who is licensed or otherwise authorized in Colorado to furnish health-care services, as defined in § 10-16-102(56) of the Colorado Revised Statutes (C.R.S.).

"Health care services": means any services included in or incidental to the furnishing of medical,
behavioral, mental health, or substance use disorder; dental, or optometric care; hospitalization; or nursing home care to an individual, as well as the furnishing to any person of any other services for the purpose of preventing, alleviating, curing, or healing human physical illness or injury, or behavioral, mental health, or substance use disorder. "Health-care services" includes the rendering of the services through the use of telehealth, as defined in § 10-16-123 (4)(e), C.R.S.

"Health Care Sharing Plan or Health Care Sharing Arrangement" or "plan" or "arrangement" or "HCSA": shall mean any person not authorized to sell insurance in Colorado but that offers or intends to offer a plan or arrangement in Colorado to facilitate payment or reimbursement of Colorado residents' health-care costs or services. This does not include direct primary care agreements as defined in § 6-23-101, C.R.S.; consumer payment plans offered directly between a provider and patient (or patient's responsible party); businesses used to facilitate the plan's operations such as reimbursement handling, cost containment vendors, data processing; and crowdfunded sources for the purposes of paying for and/or reimbursement of health care services.

"Health Care Sharing Plan Reporting" or "HCSPR": shall mean the report required to be filed with the Commissioner pursuant to § 10-16-107.4(1), C.R.S, as interpreted by Emergency Regulation 22-E-20.

“Health Care Sharing Plan Reporting template” or “template”: shall mean the data reporting template created and distributed by the Division for the purposes of collecting data per § 10-16-107.4, C.R.S., available on the Division's website.

“Insurance producer” or “producer”: shall have the same meaning as found at § 10-2-103(6),
C.R.S., with the exception that it does not include § 10-2-103(6)(b), C.R.S.

“Product(s)”: shall mean the services covered as a package under a membership plan, tier, or level.

“Program expenses”: shall mean any service by the HCSPA or its contractors that, while not direct medical care, contributes to the care and overall experiences of HCSPA’s participants. This includes but is not limited to coaching and wellness programs, care navigation, care coordination, medical review, quality improvement efforts, cost containment, reimbursement handling, and bill negotiations. This includes fees, commissions, and remuneration paid to contractors that acted on behalf of the HCSA to facilitate program expenses.

Appendix C: List of Health Care Sharing Arrangements Operating in Colorado

List of HCSAs that offered plans or arrangements in Colorado in 2022 and reported data to the Division

Altrua Ministries
Christian Care Ministry, dba Medi-Share
Impact Health Sharing
Jericho Share
Knew Health
Liberty HealthShare
Logos Missions, Inc, dba Christian Mutual Medical Assistance
OneShare
Samaritan Ministries International
Sedera Medical Cost Sharing Community
Sedera, Inc.
Share HealthCare
Solidarity
Unite Health Share Ministries, dba UHSM
Universal Health Fellowship
Zion HealthShare

Appendix D: Services and Pre-existing Conditions Excluded from Sharing by Some HCSAs

For more information about exclusion or coverage of services for any particular HCSA, contact that HCSA directly and review their specific membership guidelines.

The following are health care services that are excluded from sharing across some of the organizations that reported data to the Division. This is not an exhaustive list.

- Acupuncture
- ADHD treatments
- Contraception coverage
- Cosmetic surgery
- Dental coverage
- Diabetic medication and supplies
- Fertility/Infertility care
- Gender affirming care
- Maternity care - unless the mother has been a member for 12 months without changing to a lower cost program
- Medications used to support chronic or pre-existing health conditions
- Mental health treatment
- Routine and preventive care – including, but not limited to, all well-patient care and screening tests and procedures
- Speech therapy for learning impairments and speech delays
- Substance use disorder treatment

The following are a list of conditions that some of the HCSAs reported as pre-existing and therefore ineligible for sharing, or had limitations on sharing based on the HCSA's specific guidelines. This is not an exhaustive list.

- ALS
- Alzheimer’s Disease
- Aneurysm
- Asthma
- Autism Spectrum Disorder
- Cancer
- Cerebral Palsy
- Congenital Conditions
- Congestive Heart Failure
- COPD
- Cystic Fibrosis
- Dementia
- Diabetes Type I and II
- Down’s Syndrome
- Endometriosis
- Experimental treatments
- Heart Palpitations
- Hepatitis
- Hypertension
- HIV/AIDS
- Lupus
- Lyme’s Disease
- Multiple Sclerosis
- Muscular Dystrophy
- Rheumatoid Arthritis
- Sickle-Cell Disease
- Sleep Apnea

Appendix E: 2022 Enrollment Data per HCSA

Organization	Number of Colorado members enrolled	Number of members enrolled nationally	Number of Coloradan households participating	Number of members participating through an employer	Number of Colorado members enrolled through a producer
Altrua Ministries	722	28,808	417	-	350
Christian Care Ministry, dba Medi-Share	18,462	432,684	7,231	230	70
Impact Health Sharing	260	7,208	145	-	0
Jericho Share	6,756	124,991	4,105	-	6,756
Knew Health	47	1,879	32	-	0
Liberty HealthShare	4,610	82,975	1,768	7	0
Logos Missions, Inc, dba Christian Mutual Medical Assistance	196	22,467	-	-	0
OneShare	2,691	35,743	1,556	-	568
Samaritan Ministries International	14,017	375,608	3,891	171	0
Sedera Medical Cost Sharing Community	2,439	36,208	1,125	376	69
Sedera, Inc.	1,271	7,199	663	87	3
Share HealthCare	34	1,365	18	-	0
Solidarity	699	20,000	279	-	0
Unite Health Share Ministries[10]					
Universal Health Fellowship	612	4,970	418	-	612
Zion HealthShare	4,739	56,223	2,390	-	2,613

Please review the Membership and National HCSA Activity sections in this report for additional context about these data.

[10] Unite Health Share Ministries (UHSM) requested that data supplied on tabs 2 and 3 of the reporting template be confidential.

Appendix F: 2022 Financial Information Table 1

For HCSAs with different percentages reported across their multiple products/programs the high and low range of percentages submitted by the HCSA are displayed in this table.

Please review the financial summary included in this report for additional context about the financial data reported to the Division.

Organization	Total amount of fees, dues, shares, contributions, or other payments collected from individuals, Colorado employer groups, or others who participated in the product	The percentage of fees, dues, shares, contributions, or other payments from Colorado participants in this product retained by the plan or arrangement for **administrative expenses**	The percentage of fees, dues, contributions, or other payments from Colorado participants in this product retained by the plan or arrangement for **program expenses**	Total dollar amount of health-care costs or services that were **incurred by participants and submitted for sharing**	Total dollar amount of requests for reimbursement/ sharing that **qualified for reimbursement/ sharing**
Altrua Ministries[11]	$0	9%	24%	$1,153,495.64	$720,936.37
Christian Care Ministry, dba Medi-Share	$26,724,888.00	0.4 - 2.0%	15.1% - 25.9%	$75,932,255.00	$23,482,794.00
Impact Health Sharing	$445,763.00	34.69%	16.14%	$359,166.49	$203,593.33
Jericho Share	$2,647,683.50	0% - 69%	0% - 82%	$874,266.22	$213,136.78
Knew Health	$96,405.29	33%	30%	$41,894.66	$31,414.69
Liberty HealthShare	$13,372,939.00	12% of monthly contribution is used for administrative costs to be used at the discretion of the ministry. For new members, the initial 2 months of a members contribution, in addition to the one-time application amount of	5%	$32,462,430.28	$13,324,431.73

[11]Data from this HCSA were excluded from the financial analysis presented in this report due to inconsistencies in "Total amount of fees, dues, shares, contributions, or other payments collected from individuals, Colorado employer groups, or others who participated in the product" submitted to the Division.

Organization	Total amount of fees, dues, shares, contributions, or other payments collected from individuals, Colorado employer groups, or others who participated in the product	The percentage of fees, dues, shares, contributions, or other payments from Colorado participants in this product retained by the plan or arrangement for **administrative expenses**	The percentage of fees, dues, contributions, or other payments from Colorado participants in this product retained by the plan or arrangement for **program expenses**	Total dollar amount of health-care costs or services that were **incurred by participants and submitted for sharing**	Total dollar amount of requests for reimbursement/ sharing that **qualified for reimbursement/ sharing**
		$135 and annual renewal dues of $75 for existing members are utilized for administrative expenses.			
Logos Missions, Inc, dba Christian Mutual Medical Assistance	$206,335.00	0% - 9.5%	0% - 62.85%	$227,677.84	$214,349.64
OneShare	$5,662,877.28	18%	10%	$13,439,548.29	$7,794,255.87
Samaritan Ministries International	$15,820,661.00	1% - 3.36%	3 - 9.58%	$38,112,529.00	$16,196,507.00
Sedera Medical Cost Sharing Community	$4,295,315.42	New Member (first 3 months): Admin fees: 62% Member Sharing: 15% Existing member (after first 3 months): Admin: 12% Member Sharing: 65%	New Member (first 3 months): Program Fees: 23% Existing member (after first 3 months): Program Fees: 23%	$4,390,024.03	$3,565,006.65
Sedera, Inc.	$1,348,821.33	New Member (first 3 months): Admin fees: 62% Member Sharing: 15% Existing member (after first 3 months): Admin: 12% Member Sharing: 65%	New Member (first 3 months): Program Fees: 23% Existing member (after first 3 months): Program Fees: 23%	$2,306,411.30	$1,582,592.21
Share HealthCare	$15,663.11	53.34%	46.65%	$49,113.09	$11,059.66

Organization	Total amount of fees, dues, shares, contributions, or other payments collected from individuals, Colorado employer groups, or others who participated in the product	The percentage of fees, dues, shares, contributions, or other payments from Colorado participants in this product retained by the plan or arrangement for **administrative expenses**	The percentage of fees, dues, contributions, or other payments from Colorado participants in this product retained by the plan or arrangement for **program expenses**	Total dollar amount of health-care costs or services that were **incurred by participants and submitted for sharing**	Total dollar amount of requests for reimbursement/ sharing that **qualified for reimbursement/ sharing**
Solidarity	$1,106,939.00	8%	32%	$3,431,174.13	$1,010,839.97
Unite Health Share Ministries[12, 13]					
Universal Health Fellowship	$1,176,737.23	1% - 4%	19% - 60%	$2,052,707.35	$154,153.11
Zion HealthShare	$5,686,471.73	3.17%	9.28%	$6,406,916.59	$2,931,015.61

[12] These HCSA's data were excluded from the financial analysis presented in this report as the HCSA reported national data instead of the required Colorado member specific data for "Total dollar amount of health-care costs or services that were incurred by the participant and submitted by or on behalf of the participant for sharing"

[13] Unite Health Share Ministries (UHSM) requested that data supplied on tabs 2 and 3 of the reporting template be confidential.

Appendix G: 2022 Financial Information Table 2

Organization	Total dollar amount of payments made **to providers** for Colorado participants' health care costs and services	Total dollar amount of share requests or reimbursements made to **Colorado participants** for health care costs or services	Total amount of Colorado participants' health-care costs and services submitted in 2022 that qualify for reimbursement/ sharing pursuant to the HCSA's criteria but that were not paid out, shared, or reimbursed by 12/31/2022[14]
Altrua Ministries	$522,161.37	$82,382.15	$18,129.52
Christian Care Ministry, dba Medi-Share	$22,966,249.00	$516,543.00	$2,115,002.00
Impact Health Sharing	$79,357.73	$59,435.67	$10,016.67
Jericho Share	$213,136.78		$5,769.29
Knew Health	$0.00	$21,907.39	$7,906.35
Liberty HealthShare	$5,178,331.80	$7,080,059.00	$594,810.88
Logos Missions, Inc, dba Christian Mutual Medical Assistance	$0.00	$54,552.44	$2,628.70
OneShare	$4,280,057.80	$109,766.16	$198,352.21
Samaritan Ministries International	$229,546.00	$15,593,276.00	$2,535,388.00
Sedera Medical Cost Sharing Community	$3,097,062.00	$1,179,072.66	$254,514.46
Sedera, Inc.	$650,263.00	$722,471.02	$52,565.82
Share HealthCare	$7,991.23	$3,068.43	$0.00
Solidarity	$657,056.20	$136,131.95	-[15]
Unite Health Share Ministries[16]			
Universal Health Fellowship	$15,711.72	$138,441.39	$3,750.91

[14] The values reported in this column exclude any amounts that the participants incurring the health-care costs or services must pay before share requests are approved or reimbursements received under the plan or arrangement

[15] The HCSA noted that they, "are working to provide this data and will provide this in a supplemental communication." No additional data were submitted by the HCSA ahead of the publication of this report

[16] Unite Health Share Ministries (UHSM) requested that data supplied on tabs 2 and 3 of the reporting template be confidential.

Organization	Total dollar amount of payments made **to providers** for Colorado participants' health care costs and services	Total dollar amount of share requests or reimbursements made t**o Colorado participants** for health care costs or services	Total amount of Colorado participants' health-care costs and services submitted in 2022 that qualify for reimbursement/ sharing pursuant to the HCSA's criteria but that were not paid out, shared, or reimbursed by 12/31/2022[14]
Zion HealthShare		$2,931,015.61	$0.00

Appendix H: 2022 Data on Denials and Appeals

For HCSAs with different percentages reported across their multiple products/programs the high and low range of percentages submitted by the HCSA are displayed in this table.

Organization	Total number of requests for reimbursement that should have been eligible according to the organization’s guidelines but were nonetheless “denied” (not shared)	Total number of requests for reimbursement that were “denied” (not shared) because they were not eligible for sharing according to the organization’s guidelines	Total number of requests by or on behalf of the Colorado participants' for reimbursement of healthcare costs or services incurred by the participant	Total number of appeals of requests for reimbursement that were “denied” (not shared) for Colorado participants' incurred health-care costs or services	Percentage of total number of requests denied compared to the total number of Colorado participants reimbursement requests submitted	Percentage of total number of requests denied compared to the total number of appeals for reimbursement that were “denied” (not shared) for Colorado participants
Altrua Ministries	0	435	2,093	19	0% - 59%	0% - 11%
Christian Care Ministry, dba Medi-Share	0	8,406	48,331	3	4.09% - 18.11%	0% - 0.04%
Impact Health Sharing	0	206	929	0	22%	0%
Jericho Share	0	1,248	3,356	0	0% - 100%	0%
Knew Health	0	2	56	0	0% - 9%	0%
Liberty HealthShare	0	2,907	20,262	2	14.35%	0.07%
Logos Missions, Inc, dba Christian Mutual Medical Assistance	0	22	142	0	0% - 17%	0%
OneShare	0	2,267	8,499	7	26.67%	0.31%
Samaritan Ministries International	0	920	17,027	2	4.98% - 8.41%	0% - 18%
Sedera Medical Cost Sharing Community	0	132	2,664	0	4% - 6%	0% - 2%
Sedera, Inc.	0	63	1,204	0	0% - 5%	0%
Share HealthCare	0	0	6	0	0%	0%
Solidarity	0	731	3,844	0	19%	“Unavailable”

Organization	Total number of requests for reimbursement that should have been eligible according to the organization's guidelines but were nonetheless "denied" (not shared)	Total number of requests for reimbursement that were "denied" (not shared) because they were not eligible for sharing according to the organization's guidelines	Total number of requests by or on behalf of the Colorado participants' for reimbursement of healthcare costs or services incurred by the participant	Total number of appeals of requests for reimbursement that were "denied" (not shared) for Colorado participants' incurred health-care costs or services	Percentage of total number of requests denied compared to the total number of Colorado participants reimbursement requests submitted	Percentage of total number of requests denied compared to the total number of appeals for reimbursement that were "denied" (not shared) for Colorado participants
Unite Health Share Ministries[17]						
Universal Health Fellowship	0	699	1,638	3	0% - 55%	0% - 36%
Zion HealthShare	0	47	661	5	5% - 9%	10% - 12%

[17] Unite Health Share Ministries (UHSM) requested that data supplied on tabs 2 and 3 of the reporting template be confidential.

Appendix I: Additional 2022 Data from the Health Care Sharing Plan Reporting Template

Organization	The total number of employer groups in Colorado that participated in this product	Number of contracts entered into with health care service providers providing services for Colorado participants for this product	Estimated number of individual plan/arrangement participants anticipated in Colorado in 2023	Estimated number of households plan/arrangement participants anticipated in Colorado in 2023	Estimated number of employer groups plan/arrangement participants anticipated in Colorado in 2023	Estimated number of employee plan/arrangement participants anticipated in Colorado in 2023
Altrua Ministries	0	0	451	252	0	0
Christian Care Ministry, dba Medi-Share	36	0	15,965	6,507	39	248
Impact Health Sharing	0	2	359	163	5	0
Jericho Share	-	1	7,505	4,578	-	-
Knew Health			60	44		
Liberty HealthShare	3	133	3,524	1,589	3	7
Logos Missions, Inc, dba Christian Mutual Medical Assistance			230	-		
OneShare			2,667	1,442		
Samaritan Ministries International	15		11,097	3,049	13	152
Sedera Medical Cost Sharing Community	84	1	2,012	928	69	311
Sedera, Inc.	1	1	1,049	547	1	72
Share HealthCare			58	30		
Solidarity			800-1000	350-400		
Unite Health Share Ministries[18]						
Universal Health Fellowship			650	450		

[18] Unite Health Share Ministries (UHSM) requested that data supplied on tabs 2 and 3 of the reporting template be confidential.

Organization	The total number of employer groups in Colorado that participated in this product	Number of contracts entered into with health care service providers providing services for Colorado participants for this product	Estimated number of individual plan/arrangement participants anticipated in Colorado in 2023	Estimated number of households plan/arrangement participants anticipated in Colorado in 2023	Estimated number of employer groups plan/arrangement participants anticipated in Colorado in 2023	Estimated number of employee plan/arrangement participants anticipated in Colorado in 2023
Zion HealthShare			5,000	2,600		

Appendix J: Number of HCSAs Operating in each State

State	Number of HCSAs Operating in 2022	State	Number of HCSAs Operating in 2022	State	Number of HCSAs Operating in 2022
Alabama	16	Louisiana	16	Ohio	15
Alaska	14	Maine	15	Oklahoma	15
Arizona	16	Maryland	12	Oregon	14
Arkansas	16	Massachusetts	14	Pennsylvania	14
California	16	Michigan	16	Rhode Island	14
Colorado	16	Minnesota	15	South Carolina	16
Connecticut	15	Mississippi	16	South Dakota	16
Delaware	16	Missouri	15	Tennessee	16
Florida	16	Montana	14	Texas	16
Georgia	16	Nebraska	16	Utah	16
Hawaii	13	Nevada	15	Vermont	11
Idaho	16	New Hampshire	15	Virginia	16
Illinois	15	New Jersey	14	Washington	12
Indiana	16	New Mexico	15	West Virginia	16
Iowa	15	New York	15	Wisconsin	16
Kansas	16	North Carolina	16	Wyoming	16
Kentucky	15	North Dakota	15		