

Insurance and **HealthShare programs** spend your money in fundamentally different ways. When you look at them **dollar for dollar**, the gap in **real value** becomes obvious. This comparison breaks down what you actually pay each year, premiums, deductibles, IUAs, and hidden costs, and shows exactly how far each dollar goes under both models.

The goal is simple: reveal **which option delivers more value** for the money you're already spending. If you currently have **insurance**, let's do some quick math.

Dollar-for-Dollar Healthcare Cost Comparison

Annual Cost of Insurance

Monthly premium \$ _____ x12

Annual Premium: \$ _____

What is your annual deductible?

Individual \$ _____

Family \$ _____

Total Ancillary Costs: \$ _____

(co-pays, costs not covered by insurance)

Total Annual Cost: \$ _____

Annual Cost of HealthShare (See back)

Monthly Contribution \$ _____ x12

Annual Contribution: \$ _____

What is your IUA Amount?

Per Medical Need \$ _____

Max 3x Medical Needs \$ _____

Total Ancillary Costs: \$ _____

(estimated out of pocket costs)

Total Annual Cost: \$ _____

After running the numbers, the comparison speaks for itself. When you break it down dollar for dollar, you can clearly see which model gives you more actual healthcare value for the money you're putting in. Now the decision is simply whether you want to keep paying traditional insurance prices or shift to a structure that lets your dollars work harder for you.

If you'd like to learn more about alternative options that stretch your healthcare dollars further visit our website at www.WhatIsHealthcare.com Thank you and we hope to help you find a solution that supports your health and financial goals.

Next Step:

- ✓ Visit WhatIsHealthCare.com to explore community-based options, find plans, and complete your healthcare system.
- ✓ Give Eric Baird a text or call at 801-940-4100 or email at Eric@WhatIsHealthcare.com
- ✓ [Schedule an Appointment](#)

2026 Essential Membership Monthly Rates

All Essential Membership is for companies and organizations and includes medical cost sharing, with additional services available for membership customization. Optional membership add-ons include preventive sharing, pharmacy discounts through Zion RxShare, and 24/7 virtual care. Visit our services page for more details about these additional services. For more information, please call our Member Support team at (801) 940-4100 or email us at Eric@WhatIsHealthShare.com.

\$1,250 Initial Unshareable Amount*

Membership Tier	Age 18-29	Age 30-49	Age 50-64
Member Only	\$174	\$204	\$298
Member + Spouse	\$348	\$375	\$541
Member + Children	\$348	\$375	\$541
Member + Family	\$533	\$544	\$777

\$2,500 Initial Unshareable Amount*

Membership Tier	Age 18-29	Age 30-49	Age 50-64
Member Only	\$112	\$134	\$236
Member + Spouse	\$225	\$268	\$418
Member + Children	\$225	\$268	\$418
Member + Family	\$394	\$406	\$579

\$5,000 Initial Unshareable Amount*

Membership Tier	Age 18-29	Age 30-49	Age 50-64
Member Only	\$84	\$111	\$165
Member + Spouse	\$165	\$222	\$323
Member + Children	\$165	\$222	\$323
Member + Family	\$276	\$334	\$478

Additional Services

Membership Tier	Preventive	Zion RxShare	Virtual Care
Member Only	\$20	\$10	\$5
Member + Spouse	\$40	\$15	\$10
Member + Children	\$40	\$15	\$10
Member + Family	\$60	\$20	\$15

*The Initial Unshareable Amount, or IUA, is the amount a member must pay before expenses related to an eligible medical need are shared by the community. Household memberships will not be responsible for more than three (3) IUAs in a rolling 12-month period.