



FOR IMMEDIATE RELEASE

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OHIC and DBR Warn of the Risks of Health Care Sharing Ministries

CRANSTON, R.I. (August 13, 2019) – The Office of the Health Insurance Commissioner (OHIC) and the Department of Business Regulation (DBR) are advising consumers that Alieria Healthcare, Inc. (Alieria), a company that markets itself as a health care sharing ministry (HCSM), may be operating illegally in Rhode Island.

Previously, Alieria acted as a plan administrator to Unity Healthshare, which is a qualified health care sharing ministry. A recent Georgia court order found that Alieria “has taken actions to misappropriate [Unity’s] assets; namely by unilaterally attempting to transition the Unity HCSM plans to Trinity.” The court also found that the company misrepresented itself to state insurance regulators, and that a certain individual “who exercises substantial control over Alieria, was convicted of felony securities fraud and perjury in federal court.”

The court further found that Alieria is an Atlanta-based for-profit company that sells health care products and therefore cannot qualify as a health care sharing ministry under state or federal law. Unity Healthshare, now known as OneShare Health, was authorized by the court to reach out to Unity members about their options. And consumers who have purchased a Unity/Alieria product should be aware that they may receive this communication.

OHIC and DBR are concerned about potential misleading or fraudulent activity on the part of Alieria or its agents in Rhode Island. These two Rhode Island governmental entities are also advising consumers to be aware of the risks associated with purchasing products from HCSMs, like Alieria.

HCSMs allow groups of people with common ethical or religious beliefs to share in the costs of members’ health care, sometimes in accordance with those beliefs. HCSMs that offer health care plans generally take the position that they are not offering insurance products and therefore are exempt from regulatory oversight. HCSM products often are designed to resemble insurance, but they do not guarantee payments for medical claims and they do not comply with consumer protections from the Affordable Care Act or state insurance consumer protections. The marketing campaigns for these companies can often mislead or confuse consumers into thinking they are purchasing an insurance plan or a plan that will provide them the same or similar protections as an insurance plan. However, consumers should be aware that these plans have no obligation to pay for any medical services – the members “share” health costs on a voluntary basis; and the plans typically have extensive limitations on what they may potentially cover. Lower up-front costs can seem attractive to

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consumers, and the shared religious or ethical beliefs of the members may appear reassuring, but the potential risks associated with these products are high.

OHIC encourages consumers to exercise caution when considering any health coverage options that are not insurance. Though these products may appear to provide value for some individuals, there is a great deal of risk associated with these plans. Since these are not regulated insurance companies, there is no guarantee that medical claims will be paid. With these plans, consumers are at great risk for being responsible for most, or sometimes all, of their medical bills.

DBR strongly encourages anyone purchasing insurance to assure that the person selling it is licensed to do so. You may access [Licensee Lookup](#) on DBR's website to determine the licensing status of any individual. Also make sure to obtain and read the plan documents carefully before agreeing to purchase any policy of insurance.

We are committed to protecting Rhode Island consumers and ensuring that commercial health insurance is both affordable and of high quality. "If a health coverage option seems too good to be true, it most likely is," said Dr. Marie Ganim, Rhode Island's Health Insurance Commissioner. "Make sure you research any plan before buying to ensure they are licensed and regulated in Rhode Island, and to make sure you understand the plan's network, your cost-sharing obligations and what services are and are not covered by the plan."

If you have any questions or concerns about your current health insurance coverage, contact OHIC's consumer partners at Rhode Island Parent Information Network (RIPIN) at 401-270-0101. RIPIN offers assistance to any Rhode Islander with any type of health insurance.