



HISTORY OF HEALTH SHARES

MIDDLE AGES

Modern health sharing traces its conceptual roots back at least as far as the Middle Ages.

Groups of craftsmen and tradesmen would band together on their own to form “guilds.” Guilds would have included weavers, blacksmiths, and carpenters.

These medieval guild associations focused inward and allowed members to pool funds to create their own social safety net for members and their families who fell on hard times.

INDUSTRIAL REVOLUTION

The Industrial Revolution had waves of immigrants making their way across the Atlantic to seek a new life in America.

Each new wave faced difficulties in assimilating and frequently formed mutual aid associations of their own to help provide a social safety net for their members. These immigrant groups would pool their resources to provide assistance to other members and to the sick, injured, widows, and orphans of their communities.

FRATERNAL ORDERS

The earliest fraternal benefits associations were formed in the United States in the 18th and 19th centuries. Many of these early American mutual benefits associations still exist today, including the Mason's the Odd Fellows, the Ancient Order of Hibernians, and the Knights of Columbus.

AMISH AND MENNONITE COMMUNITIES

For many decades, "in Amish and Mennonite communities across the [US], people pooled their money to lighten the burden of debt for individuals during hard times." In the late 20th century, this broadened out to larger communities by larger cost-sharing ministries within the Christian community.

1980's

In the 1980s, the rising costs of healthcare and health insurance led to forming health sharing ministries, which are non-profit organizations that pool funds from their members to pay for medical expenses.



These organizations are more affordable than traditional health insurance plans, and they provided a sense of community. The modern health sharing ministry organization is a direct result of the high insurance premium increases in the 1980s.

Today, many faith-based health sharing communities are following in the footsteps of the Amish and Mennonite societies, the Woodmen of America, and other mutual aid associations of the Progressive Era.

AFFORDABLE CARE ACT

Since enactment of the ACA, enrollment in HCSMs has reportedly spiked, growing from fewer than 200,000 before 2010 to perhaps 2 million today! Due to higher premiums, high deductible, high co-pays and since health shares have become more popular they have added many more benefits that the clients' want and need.

Join the Health Sharing Movement

Today, nearly 2 million Americans have dropped overpriced, over-regulated and restrictive traditional health insurance products in favor of more affordable health sharing organizations.

VVP health sharing plans provides expertise on both health sharing solutions for individuals, families, employers, and associations.

To learn more, or to get help finding and enrolling in a health sharing plan that's right for you reach out to one of our experienced Personal Benefits Managers.