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The Channel

*A Centered Wellness publication educating,
inspiring and connecting you to a holistic lifestyle.*



Insurance chaos? Retain or Regain your Health and your Wealth Through Healthsharing

By [Nancy Coveleskie](#)

"My health insurance doesn't pay for the type of treatments I seek. It's a waste of money."

"My deductible is so high; I'll pay \$20,000 before a dime is paid on my behalf."

"I can no longer save for retirement because my healthcare costs are so high."

I wish I had a dollar for every time I've heard these comments in the past 2-1/2 years.

Many people are feeling so overwhelmed by the changes in healthcare due to the ACA, and there seems to be no end in sight! The financial strain of paying outrageous monthly amounts has hurt working Americans much more than any of us ever dreamed possible. What is even worse for many health-conscious individuals, is that after paying extremely high monthly premiums, there is no money left for the type of healthcare they would choose for themselves. Many begrudgingly decide to simply use conventional western medicine because it is all they can afford.

The good news is...there is HOPE!

There are provisions built into the Affordable Healthcare Act that allow people to belong to healthsharing ministries rather than purchase insurance. There are stringent guidelines that must be met, but there are many brave souls who have paved the way for you to benefit from these organizations. When you become a healthsharing member, you pay NO penalty to the IRS.

Health Excellence Select is a group of like-minded, health-conscious individuals that has partnered with a non-profit healthsharing. We believe in giving people the tools to take control of their health through such features as

- Concierge service – only one number to call to get a live person giving you guidance with membership features, help with billing, finding a doctor or answer any of your questions
- Private health assessment – you will be able to complete a health and lifestyle program that can help you to pinpoint areas of your life and health that could use your attention
- 24/7 access to doctors – board certified physicians will take calls, skype and even texts to help diagnose and possibly prescribe treatments
- Education – our wellfit sharing interactive site allows you to choose the topics of interest, many of which you would never find in the main stream media
- Payment of 100% of eligible medical bills once you have satisfied your annual unshared amount

Healthsharing is NOT insurance, and we are very proud of that! It is a group of over 60,000 people who have agreed to pay each other's medical bills. As such, WE get to make the rules...not the government, and not a group of stockholders who have one thing in mind...profits. We care for one another, not only the sharing of finances, but of goodwill, prayers and well-wishes with one another.

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Healthshare has been around since the early 1980's and in all that time, every eligible expense has been paid on behalf of their members. Since we don't use insurance terminology, we refer to paying for bills as "sharing". Our monthly costs for membership are "share amounts" and the amount that you must pay prior to an expense being eligible for "sharing" is an "annual unshared amount".

We will share in expenses from any doctor, any hospital, anywhere...including outside of the United States.

We will also share in integrative, holistic or alternative treatments as spelled out in our Sharing Guidelines.

Since we are not a part of the ACA, we welcome members all year around.

For more information, go to MyAHE.org/CW or call us at 877-621-2962. Be sure to mention that you saw this information through Centered Wellness. Nancy Coveleskie is a Centered Wellness affiliate and also offers holistic financial strategies through Heritage Consulting Group.

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