



PARADIGM SHIFT; WHAT IT IS AND HOW IT CAN SAVE YOU MONEY ON HEALTHCARE

In 1962, Thomas Kuhn introduced the world to the concept of a “paradigm shift” when he released **“The Structure of Scientific Revolutions”**, a book that laid out his philosophy of how scientific progress does not solely occur through gradual accumulation of knowledge, but also through abrupt shifts in the underlying frameworks of research.

The term caught on immediately, and has been used to describe a monumental shift in conventional wisdom that occurs in many fields and disciplines. In the business world it is used often as changes occur within industries, and also when you look at how different things are today compared to 30 years ago, 20 years ago, 10 years ago, or maybe even last year.

A paradigm shift can occur quickly, or it can take decades. And sometimes, nothing changes other than the thinking, or how something is perceived. For example, in the 16th century, the conventional wisdom held that the Sun revolved around the Earth, which made the Earth the center of the known universe. Then Nicolas Copernicus presented a new paradigm, in which he proved that the Earth actually orbited the Sun. Nothing had changed other than how the world now viewed itself. And although nothing had actually changed, this changed everything.

A paradigm shift occurs in business when a huge change in conventional wisdom or technology happens, like when a previously unassailable position previously accepted by everyone suddenly proves unacceptable. Before the invention of the fax machine, people accepted that it would take two to five days to receive a document in the mail. With the arrival of the technology of the fax machine in the 80's, instant document exchange became the norm. Business communication changed forever.

Just such a shift is happening right now in the area of healthcare. The conventional wisdom with Health Insurance is that premiums and deductibles are very high, and rates will increase every year. For most people health insurance has become catastrophic coverage only, as almost all healthcare costs other than wellness care are paid for out of pocket, on top of an expensive monthly premium.

For hundreds of thousands of individuals and some corporations, that is no longer the norm. They have discovered there is a way to eliminate annual increases, and greatly lower premiums and deductibles. It is called **Health Sharing**, and has been around in one form or another since the 80's. It has seen a recent surge in activity as health insurance premiums and deductibles have exploded.

For those that qualify (see [website](#) for details), the savings are significant. Savings on average of \$6,000/year for individuals and \$9,000 to \$12,000/year for families on premiums alone. In addition, deductibles are maxed out at \$2,500 for a family, instead of having a high deductible for each individual. Maximum out of pocket after deductible and monthly premiums is \$5,000/family. Compare that to what your exposure is with your traditional health insurance plan.

Health Sharing provides a way for healthy individuals to receive actual healthcare coverage for themselves and their families that they can afford. For corporations, it provides an additional option to their healthcare benefits plan which can save them millions a year, in addition to providing their employees with a much better Healthcare coverage option.

The overview, details & pricing of **Health Sharing** are available on our website, HealthCareCostShare.com. Please take some time to familiarize yourself with **Health Sharing**, and start thinking about what you can do with all the money you will save.