

How Medical Cost Sharing Works



Select an IUA, the amount you're comfortable paying without shared funds



Open a bank account to share and receive Community funds



When you have a Need*, open a Need Case in your Member Portal



Shop for the treatment and provider of your choice



Receive funds that exceed your selected IUA; pay only 3 IUAs per membership year



Pay your provider with funds from the Community

*A Need is one or more shareable Medical Bills caused by an injury, illness, or a medical event to an eligible Member. Sharing subject to the applicable Sedera Membership Guidelines.

About Us

Sedera is a Medical Cost Sharing Community made up of members who share the cost of large medical expenses.

Member Principles and Commitments

Members agree to and are united by an ideology that supports:



Direct Care

Direct relationships between patients and their physicians.



Individual Choice

The right to choose treatment timing, type, and provider.



Individual Responsibility

Mindful commitment to shop fair prices and strive for a healthy lifestyle.