There Is A Better Way To Pay For Healthcare

An affordable alternative to health insurance.

Sedera is a Medical Cost Sharing Community that offers a non-insurance approach for managing large and unexpected medical expenses through direct Member-to-Member sharing.





Sedera is inclusive and welcomes people from all walks of life. All Members have the support of the Sedera Community to help share the cost of large, unexpected eligible medical costs.



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L^{\$} Affordability

Monthly Contribution amounts as low as \$126.*



Price Transparency

Price transparency allows Members to control costs, manage their budgets, and shop for the best value.



Freedom of Choice

There's no such thing as out-of-network — We go where Members go, worldwide.



Peace of Mind

Members are not alone. Sedera Advisors are available to help Members navigate their care.

Scan this QR Code to view Sedera's ACCESS+ Membership Summary:



*Price indicated is not guaranteed and may vary depending on the individual Membership Level and other membership options selected.

DISCLAIMER: The Sedera Medical Cost Sharing Community is not an insurance company and the Sedera Medical Cost Sharing membership is not issued or offered by an insurance company. Whether any Member chooses to send monetary assistance to you and/or your household to help with your medical expenses will be totally voluntary and neither you nor the Sedera Medical Cost Sharing Community has any right to compel payment of medical cost sharing costs from any Member or household. The Sedera membership is not and should never be considered to be or to be like a group insurance policy or an individual insurance policy. The Sedera Medical Cost Sharing Community is not an employee welfare benefit plan, an employer sponsored health plan, or multiple employer welfare association (MEWA).