

Healthcare Costs Now Rival Rent: A New Community Model Offers Relief for Struggling Families

With Open Enrollment underway and costs rivaling rent, more Americans are turning to affordable options that protect against major medical bills.

BOCA RATON, FL, UNITED STATES, December 1, 2025 /EINPresswire.com/ -- Across the country, Americans are sounding the alarm: healthcare costs are rising so quickly that many households now pay as much for healthcare as they do for rent. Premiums, deductibles, and out-of-pocket expenses have surged to historic levels, leaving families and employers searching urgently for a more sustainable option.



Recent industry reports highlight just how severe the crisis has become. More than half of large employers are considering shifting rising medical costs to their employees, which could soon take the form of higher premiums, larger deductibles, or stricter co-pays. On Affordable Care Act exchanges, preliminary filings across many states point to rate increases in the high single digits to low double digits for 2026, especially if subsidies fail to keep pace.

As costs rise, many Americans are discovering that their healthcare benefits no longer stretch as far as they once did. Families are facing higher deductibles, fewer covered services, and more financial responsibility than ever before, creating a growing demand for alternatives that offer predictability, relief, and protection against high medical bills.

Amid this escalating crisis, a modern, community-based model is gaining rapid attention for offering a more affordable, transparent, and member-focused approach: medical cost sharing. Rather than navigating the rising complexity and cost of traditional health insurance, members contribute to a shared community fund that supports eligible medical needs while also receiving

proactive tools and services designed to simplify the healthcare experience.

This emerging model provides a host of benefits designed for modern life, including:

- Access to extensive virtual healthcare including: \$0 virtual primary care, urgent care, behavioral health, and pet telehealth.
- 24/7 concierge support: To guide members through the healthcare system.
- HSA-compatible plans: Giving members the ability to save and spend tax-free dollars.

Members also benefit from a structure specifically designed to protect them from large medical bills, offering a clearer path forward during a time of record price increases. And because there are no cancellation fees and members can sign up or cancel anytime, this model offers the flexibility many Americans need—especially during Open Enrollment, when individuals are actively searching for more affordable and reliable healthcare options. It can also be used on a short-term basis, making it a practical solution for individuals who need a short-term option during life transitions or gaps in traditional insurance.

“When families are paying the equivalent of a second rent payment just to stay manage their healthcare, it’s clear the system is no longer sustainable,” said Catherine Okubo, [MPB Health](#) CEO. “People are seeking an option that prioritizes affordability, simplicity, and support, and this model offers exactly that.”

By removing network restrictions, emphasizing preventive care, and guiding members through the healthcare system with personalized support teams, this approach is offering meaningful relief at a time when costs are pushing millions to the financial brink. As Open Enrollment drives more consumers to reevaluate their healthcare expenses, many are discovering that community-driven alternatives provide a level of clarity and protection that traditional plans often cannot.

About MPB Health

MPB Health provides community-based [medical cost-sharing](#) programs supported by a full suite of modern health and wellness services. Dedicated to affordability, transparency, and member-centered care, MPB Health offers individuals, families, and businesses an alternative way to manage rising healthcare costs.

Explore your options with MPB Health today.

[Click here to schedule a free virtual consultation](#) and discover the smarter, simpler way to access care.

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