

# Program Guidelines & Frequently Asked Questions



AS OF JANUARY 1, 2017





# Medical Bill Sharing

Medi-Share® is administered on behalf of its members by Christian Care Ministry, Inc. (also referred to as Christian Care Ministry, Christian Care, and CCM). Although Medi-Share® is not subject to state and federal insurance regulation, certain states require publication of the following disclosure to meet exemption qualifications:

NOTICE: Medi-Share is not insurance or an insurance policy nor is it offered through an insurance company. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as no other member will be compelled by law to contribute toward your medical bills. As such, Medi-Share should never be considered to be insurance. Whether you receive any payments for medical expenses and whether or not Medi-Share continues to operate, you are always personally responsible for the payment of your own medical bills. Medi-Share is not subject to the regulatory requirements or consumer protections of your particular State's Insurance Code or Statutes.

We encourage you to seek the advice of a health insurance professional to further explain the difference between state-regulated health insurance and mutual sharing ministries such as Medi-Share®.

As a participant in Medi-Share, which is one of CCM's programs, we often refer to you as a member of CCM. This membership entitles you to receive and gain access to all of our free services and resources, such as the PrayerStream and the health library. In turn, we ask for your prayerful support of our efforts on behalf of the Christian community. Under Florida statutes, membership does not entitle you to any rights as a member of a corporation not for profit or otherwise.

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# Frequently Asked Questions



## Q. What is the history of Medi-Share?

- A. In 1993 Medi-Share was organized, offering a formalized approach to healthcare sharing. Medi-Share households have saved and shared more than one billion dollars in medical expenses since then. Medi-Share is administered by Christian Care Ministry, a 501(c)(3) organization.

## Q. What is Healthcare Sharing?

- A. Healthcare sharing is when a group of people unite to help pay each other's medical bills. Medi-Share is based on the biblical principles of sharing others' burdens. Members contribute monthly "shares" to assist other Christians who agree to live similar lifestyles.

## Q. How is Medi-Share biblical?

- A. Taking care of each other was a way of life for Christians in the days of the early Church.

*And do not forget to do good and to share with others, for with such sacrifices God is pleased. —Hebrews 13:16 NIV*

## Q. How does Medi-Share serve as a ministry to the Christian community?

- A. Christian Care Ministry isn't just a healthcare sharing ministry. We also highly value our Members' spiritual needs and general well-being. Members can post prayer needs on the online PrayerStream and a chaplain is available to counsel and pray with them.

## Q. What kind of oversight is there at Medi-Share?

- A. Medi-Share is self-regulated by a Board of Directors. The Board of Directors is responsible for the policy decisions of the ministry.

## Q. Who makes the rules for the Medi-Share program?

- A. Members make the rules! All members have the opportunity to vote on how they wish to care for one another. The Board of Directors reviews suggestions and recommends changes to the Guidelines about once a year. Members then vote on the proposed changes, whatever they may be, for example, whether to expand what medical needs will be shared, change the sharing process or otherwise modify the program. There is also a Member Steering Committee that considers and votes on changes to the Guidelines that do not involve major new restrictions or relaxations.

## Q. What is the deductible?

- A.** Members do not have deductibles. Our Members select an Annual Household Portion (AHP) ranging from \$500-\$10,000. Medi-Share is not insurance and Christian Care Ministry is not an insurance company and it is not responsible for paying any portion of your medical bills. Rather, if your Eligible Medical Bill is paid, it is paid with funds received directly from other Members. With healthcare sharing ministries, the Member is always responsible for his or her own medical expenses.

The AHP is the dollar amount that a Member Household must pay toward Eligible Medical Bills before any bill may be shared among the Members. The AHP only applies to Eligible Medical Bills. For example, if you have a \$1,250 AHP, the first \$1,250 of all Eligible Medical Bills for your family will not be published for sharing. After that, ALL Eligible Medical Bills will be submitted for sharing for the ENTIRE household. The AHP amount resets every 12 months on the effective date.

## Q. What is the monthly premium?

- A.** Members do not have a monthly premium. Our Members have a monthly “share” which is based on age and how many people are in a household. Members deposit their monthly share into their individual sharing account. Unlike insurance,



your monthly share goes directly into a fellow Member's sharing account to pay their medical bills. You can go online to see which bills are published for sharing and who's benefitting from your monthly share.

### **Q. How does the claim process work?**

- A.** Members do not file claims, nor does the ministry handle claims because we are not an insurance company. "Claim" literally means that you have a right to someone else's money; remember, Christian Care Ministry does not pay your medical bills with its money. If your Eligible Medical Bill is paid, it is paid with funds received directly from another Member. Our Members present their membership card to their service provider. The service provider then discounts the bill accordingly, if within the Preferred Provider Organization network. The bill is then sent to us where we negotiate for further discounts. Here, we review the services provided to determine if the bill is eligible for sharing. After the AHP has been met and if the bill is eligible, it is processed for sharing.

### **Q. Why aren't well-visits, routine care or preventive care shared?**

- A.** Because Medi-Share is not insurance, we don't act the same as insurance. While we often negotiate discounts for these sorts of visits, the primary purpose of Medi-Share, as expressed by our Members, is to help share Members' burdens. Burdens are those unexpected medical bills (ie. broken bones, cancer, etc). The low monthly share amounts enable you to budget for your family's routine care, which can be planned. Good stewardship should be practiced by all, and we believe this method of healthcare helps promote stewardship among Christians.

### **Q. So Medi-Share is not insurance?**

- A.** Correct! Medi-Share is not insurance and Christian Care Ministry is not an insurance company. The program is a healthcare sharing ministry, facilitated by Christian Care Ministry. With insurance, an insurance company agrees to pay your medical bills with its funds. Healthcare sharing ministries, like Christian Care Ministry, facilitate member-to-member sharing. Your monthly share deposit each month does not go into a reserve at Christian Care Ministry. Instead, it goes directly to a family who has a medical need. Similarly, other families are contributing to help you through your time of need.

Member Services (800) 264-2562

# Membership

*So in Christ we, though many, form one body, and each member belongs to all the others. —Romans 12:5 NIV*



# I. MEDI-SHARE OVERVIEW

## A. Biblical Model

Medi-Share is a healthcare sharing ministry program administered by Christian Care Ministry, Inc. (“Christian Care Ministry” or “CCM”). Christian Care Ministry is a Florida not for profit corporation that is recognized as tax exempt under Internal Revenue Code 501(c)(3).

The purpose of Medi-Share is to bring Christians together to share God’s blessings and to share each other’s burdens. The concept of “sharing” is not new. For centuries, Christians all over the world have shared their lives, resources, and blessings as first outlined in the book of Acts.

Each month, the Members of Medi-Share contribute toward the Eligible Medical Bills of other Medi-Share Members. As the administrator of the Medi-Share program, Christian Care Ministry facilitates this sharing process by publishing medical bills that are eligible for sharing. Those bills are paid with the funds of Members who faithfully share. The following Guidelines explain the program requirements and how CCM facilitates medical bill sharing.

The Steering Committee’s responsibilities were expanded in 2008, when the Members agreed by vote that the Steering Committee should be entrusted with approving minor Guideline changes. Members continue to vote on any significant Guideline changes.

## B. Have a Vote

Medi-Share Members have the opportunity to help create, amend and change these program Guidelines. Changes to the Guidelines may be made by the following:

- 1) By the Members – Once or twice a year, ballots with significant proposed changes to the Guidelines are submitted to the Members for voting. If at least 67% of the Members voting approve a Guideline change, then the change will be implemented.
- 2) By the Medi-Share Steering Committee – The Medi-Share Steering Committee is a group of Medi-Share Members. They are independent of CCM staff and not controlled by CCM’s Board of Directors. The Steering Committee may modify the Guidelines on the Members’ behalf if the changes do not involve major new restrictions or relaxations.

***Medi-Share is not insurance.***

- 3) By the Board of Directors – The CCM Board of Directors aims to strengthen the Medi-Share program and/or protect its Members. They act independent of CCM staff. The Board may modify these Guidelines. Proposed Guideline changes by the Board of Directors must be presented to the Members on an upcoming ballot within 12 months of the Effective Date of the Board action. If the change is ratified by at least 67% of Members voting, then the change will become permanent. If not, the Guideline change will revert to its previous version at the close of balloting.

A list of Guideline changes is available at [MyChristianCare.org](http://MyChristianCare.org) for at least 24 months from the date of the change.

## C. Guidelines Govern

The Guidelines current at the time of service govern the program, not the Guidelines in effect when a Member joined. The most current version of the Guidelines is available at [MyChristianCare.org](http://MyChristianCare.org). The Guidelines are final and will overrule any verbal statement made by anyone regarding the Medi-Share program.

## D. No Ministry or Other Member Liability

Medi-Share is not insurance. Medi-Share is a Healthcare Sharing Ministry as outlined in the Patient Protection Affordable Care Act. Each Medi-Share Member is solely responsible for the payment of his or her own medical bills at all times. Neither CCM nor other Members guarantee or shall be liable for the payment of a Member's medical bill. Further, no Member may or shall be compelled to make sharing contributions. If sharing occurs, the shared medical bills are paid by the Member that incurred the bill solely from voluntary contributions of Members, not from funds of CCM itself.

Neither CCM, Medi-Share nor its Members are insurance or an insurance company. The payment of your medical bills through Medi-Share or otherwise is not guaranteed in any way. Medi-Share is not, and should never be construed as, a contract for insurance or a substitute for insurance. There is no transfer of risk for any purpose from a Member to CCM or from a Member to other Members; nor is there a contract of indemnity between CCM and any Member or between the Members themselves.



## II. MEMBERSHIP QUALIFICATIONS

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### A. Christian Testimony

Medi-Share membership is built on a foundation of like ideals agreed upon by the Members. The peace of mind of knowing the people sharing your contributions are not using your money for things that conflict with your faith is a blessing many Members enjoy.

All adult Members age 18 and older must attest to a personal relationship with the Lord Jesus Christ. A church leader may be interviewed to verify their testimony.

Adult Members profess the following Statement of Faith to qualify for Medi-Share membership:

- I believe that there is only one God (Deuteronomy 6:4) eternally existing in three Persons: the Father, Jesus Christ the Son, and the Holy Spirit (Matthew 28:19). I believe Jesus is God, in equal standing with the Father and the Holy Spirit (Colossians 1:15-20, 2:9).
- I believe the Bible is God's written revelation to man and is verbally inspired, authoritative and without error (2 Timothy 3:16-17).

***Medi-Share is not insurance.***

- I believe in the deity of Jesus Christ—who existed as God before anything was created (John 1:1), His virgin birth (Matthew 1:23), sinless life (Hebrews 4:15), miracles, death on the cross to provide for our redemption (1 Peter 2:24), bodily resurrection and ascension into heaven (1 Corinthians 15:3-8), present ministry of intercession for us (Hebrews 7:24-25) and His return to earth in power and glory (Matthew 24:30). He is the world’s only Savior and is the Lord of all (John 14:6, Acts 4:12, Isaiah 45:21-23).
- I believe in the personality and deity of the Holy Spirit (Acts 5:3-4), that He performs the miracle of new birth in an unbeliever and indwells believers (1 Corinthians 3:16), enabling them to live a godly life (Romans 8:14).
- I believe man was created in the image of God, but because of sin was alienated from God. Alienation can be removed by accepting God’s gift of salvation by grace through faith (Ephesians 2:8-10) which was made possible by Christ’s death and resurrection. This faith will be evidenced by the works that we do (James 2:17, 26).

All Members agree to the following:

- Live by biblical standards
- Believers are to bear one another’s burdens
- Attend and actively support a fellowship of believers regularly

## B. Healthy Lifestyle

Members highly value the biblical principle that our physical bodies are temples of the Holy Spirit and should be kept pure. Members should strive to maintain healthy lifestyles, as this glorifies God and keeps medical costs down. Examples of unhealthy lifestyles include, but are not limited to, the following:

- Use of tobacco
- Use of illegal drugs

Applicants need to have abstained from the use of tobacco or illegal drugs for at least the 12 months prior to application in order to be eligible for membership. Applicants attest that they have not abused legal drugs, such as prescriptions or over-the-counter medication, or alcohol for at least the 12 months prior to application in order to be eligible for membership.

Members must only engage in sexual relations within a Biblical Christian Marriage.

An adult child (18-22) needs to meet the same faith and lifestyle requirements expected of all adult Members in order to stay on his or her parent(s) household membership. The child and parent must both certify that the child understands and lives by these requirements. If certification is received within 60 days of a child’s 18th birthday, the child’s

## II. MEMBERSHIP QUALIFICATIONS (continued)

membership may continue. If not, only medical bills incurred before the 18th birthday will be considered for sharing.

### C. Application Review

Applicants provide medical and lifestyle information during the application process. This helps determine qualification for Medi-Share membership. It may be necessary for applicants to have providers submit medical records.

If a Member or Applicant becomes aware of any medical history not reported during the application process, that information should be immediately submitted in writing to CCM. If information that would disqualify them from membership is omitted, medical bills may not be shared and/or membership may be cancelled.

### D. Health Partners

Christian Care Ministry cares deeply about the health and well-being of all Members. For this reason, some Applicants may be required to become a Health Partner. Health Partners are Members who may be at higher risk for disease. CCM believes certain conditions are likely to be reversed through a healthy lifestyle. By reversing and/or preventing certain diseases,

people are able to live healthier and fuller lives, ultimately being able to do more work for the Kingdom of God. CCM's goal is to help all Members reach their individual health goals so they can live more enriched lives.

A Health Partner is a Medi-Share Member who has access to unique online health content and personalized telephone-based coaching. The Health Partnership Program is designed to support Members in reducing the risk for major disease. Each Health Partner will develop and follow a personal plan for achieving health goals. Health Partners pay a monthly fee in addition to their Monthly Share. Many Members experience life-changing results such as lower cholesterol, healthy weight loss, and the reversal of diabetes.

### E. Spouse and Children

The following family members may be included or added to the Member Household if they meet the qualifications for membership:

- Spouse
- Biological children\*
- Adopted children\*\*
- Children in full legal custody or guardianship\*\*
- Children in legal custody whose adoption is pending and

have a legal placement agreement\*\*

*\*Please see Section VII. D. to review how to add a newborn.*

*\*\*Please call for complete instructions.*

If the application to add a spouse is submitted and approved before or within 30 days after the marriage date, sharing in eligible needs including a pregnancy occurring on or after the marriage date will start on the marriage date. The share increase will take effect on the first day of the month following approval.

## F. Adult Children of Members

Unmarried adult children of Members may be part of the parent(s) Member Household until they reach age 23\* if they have a verifiable Christian testimony and commitment to healthy lifestyle outlined in these Guidelines. Within 60 days after the adult child's 18th birthday, he or she must complete the following to remain on his or her parent(s)' Member Household:

- Sign Medi-Share Testimony and Commitment form which includes:
  - a verifiable Christian Testimony (see Section II. A.)
  - an individual commitment to a healthy lifestyle (see Section II. B.)



*We have been with CCM for over 12 years and appreciate their provision for our family since our share price was the same no matter how many children we had. Our children have also been able to roll over to their own Medi-Share program once they no longer qualified to be under ours and they did not need to be reapproved.*

—Joy T, WI



*My wife and I have had numerous visits to the hospital because of kidney stones and I am battling a back injury that will certainly add some additional doctor visits in the near future. Through what can be a tense and worrisome experience, we not only did not have to worry about the financial burden, we were assured and supported by people that cared and prayed for us during those challenging times.*

—Craig M, KS

## II. MEMBERSHIP QUALIFICATIONS (continued)

*\*An exception would be those adult children 23 and older who are severely disabled and unable to live or work outside a special environment, who are still dependent upon and under the care of their parent(s).*

It is the responsibility of the Member to notify CCM when an adult child no longer qualifies as part of the Member Household. Continuing to submit the Monthly Share at the level that includes the adult child does not extend the membership. An adult child may be added to a Member Household if they meet qualifications for membership.

### G. Children of Members Who Apply for Individual Membership

Upon reaching 18 years of age, a child participating under his or her parent(s) Member Household may apply for his or her own membership. The application and Medi-Share membership fees will be waived. The restrictions on sharing during the first month of membership detailed in Section VI. B. will be waived. Any medical conditions previously eligible for sharing will continue to be eligible

under the Individual membership.

## H. 65 Years of Age and Older

Applicants who are 65 or older are ineligible for Medi-Share. However, applicants who are 65 or older are eligible for Senior Assist. Senior Assist is a healthcare sharing program that has been specifically designed for seniors with Medicare Parts A and B.

Members who turn 65 and have Medicare Parts A and B can transition to Senior Assist, or remain on Medi-Share if they prefer. Members who do not have Medicare Parts A and B may remain on Medi-Share.

## I. U.S. Citizens Who Have Lived Abroad

U.S. citizen Applicants who have lived abroad for more than 12 consecutive months during the past three years may be required to have a physical examination and other medical tests prior to admission to membership.

## J. Non-U.S. Citizens

Permanent U.S. residents with a Permanent Resident Card or a current visa and a Social Security number who live full-time in the U.S. can qualify for Medi-Share membership. A physical examination and other medical tests may be necessary to determine whether or not the Applicant

qualifies. If a Member ceases to be a legal resident of the U.S., he or she no longer qualifies for Medi-Share. Eligible Medical Bills incurred while not a legal resident of the U.S. are not eligible for sharing. Continuing to submit Monthly Shares once disqualified does not extend membership.

## K. Life Milestones

Medi-Share changes and grows with Members as they go through life. The following are instances where life changes may call for a Member to take action to maintain membership:

### 1. Adult Child\*

- 18 to 22 years of age – Member must qualify to participate in membership.
- 18th birthday – The child Member must complete a Medi-Share Testimony and Commitment form to remain under his or her parent(s) Member household or apply for individual membership.
- 23rd birthday – A child Member turning 23 can apply for individual membership before the birthday, as he or she no longer qualifies to participate as part of the parent(s)' Member Household.
- Getting Married – The child Member may no longer participate under the Member Household of the parent(s) and must apply for his or her own membership.

## II. MEMBERSHIP QUALIFICATIONS (continued)

*\*Continuing to submit Monthly Shares does not extend the child's membership.*

### 2. Marriage/Divorce

- Marriage – A spouse must apply and qualify to be added as a Member. The application can be submitted before or after the marriage. Membership can start on or after the marriage date.
- Member on a \$500 Annual Household Portion (AHP) marries, the AHP must be changed.
- Divorce – Members who are going through a divorce or whose marriage has ended in divorce should contact Member Services for information regarding their options and continuing their membership.

### 3. Adding Children

- A child can be added to membership by submitting an Application to Add-on Family Member(s).

A newborn can be a member from birth if the application is submitted within 30 days of birth. If the application is not submitted within 30 days of birth, the newborn's effective date will be the first day of the

month following approval of the Application to Add-on Family Member(s).

The following children may be added to the Member Household if they meet the qualifications for membership\*:

- legally adopted children, or those awaiting adoption and have a placement agreement
- children in legal custody whose adoption is pending
- children for whom full legal custody and/or guardianship has been awarded to the Member

*\*Please call for complete instructions.*

### 4. Turning 65

- Members can transition to Senior Assist when they turn 65. Senior Assist is a program for individuals 65 or older with Medicare Parts A and B.
- Members may remain on Medi-Share if they choose to, or if they do not have Medicare Parts A and B.

### 5. Age Affects Share Amount

- A change of share amount may occur annually based on the date of birth of the oldest person in the Member Household.

- Because the \$500 AHP program is only available for single memberships for unmarried people, ages 18-29, when a 29-year-old Member on the \$500 AHP turns 30, the AHP will automatically change to the \$1,250 single AHP with no fee or waiting period.
- A Member Household will be notified when its share amount changes.

### III. THE MEMBER'S ROLE

#### A. Medi-Share Is Not a Substitute for Insurance Required By Law

Medi-Share is not insurance. However, Medi-Share can be used as a substitute for or an exemption from mandated insurance coverage in the following circumstances:

- to satisfy the federal mandate that became effective January 1, 2014 requiring “applicable individuals” to maintain “minimum essential [insurance] coverage”;
- to satisfy the Massachusetts requirement to maintain “minimum creditable [insurance] coverage.”

These are the only exceptions. Otherwise, Members must



*Medi-Share doesn't focus just on an illness or an injury, it is rewarding people for taking care of the one body they have and not supporting those who CHOOSE willingly unhealthy habits. If you're struggling—they have a program to help you get healthy. Medi-Share expects us to take care of our body and supports you when things go wrong.*

—Michelle H, MN



### III. THE MEMBER'S ROLE (continued)

not certify that Medi-Share is insurance to avoid purchasing insurance required by law, rule or regulation (e.g. worker's compensation insurance or sports activity insurance).

#### B. Individual Financial Institution Accounts

To make Medi-Share more convenient for Members, Members share with each other using individual bank accounts at a financial institution. Members complete the following:

- 1) Open and maintain account with the designated financial institution
- 2) Sign a Limited Power of Attorney agreement

This account is for sharing medical bills between members. The agreement gives CCM the ability to facilitate Member-to-Member sharing.

#### C. Review Monthly Share Notice

Members receive monthly notices regarding their Monthly Share amount. Members, who want to participate in sharing, deposit their Monthly Share amount into their individual accounts for facilitation of bill sharing and continued membership. Members contribute an additional amount to

***Medi-Share is not insurance.***

the Extra Blessing fund when Monthly Shares are deposited after the due date. This contribution is \$5.00 or 5% of the late amount, whichever is greater (see Section VI. L.).

## D. Praying and Sharing

An added benefit of being involved in Medi-Share is the community within the membership. Your Monthly Share Portion is assigned to another Member or other Members for payment of their Eligible Medical Bills. Contact information of those receiving your Monthly Share Portion is published on the secure website, [MyChristianCare.org](http://MyChristianCare.org). Members register with a username and password to view this secure information. This information is available so Members may pray for each other and send cards, letters or emails of encouragement. Many have expressed how blessed they are by their fellow Members who reach out to them.

To request prayer support or review the latest Member prayer needs, visit the PrayerStream at [PrayerStream.com](http://PrayerStream.com).

## E. Pre-Notification

Members receive easy-to-use Medi-Share ID cards. These are presented by the Member to the provider at the time of service. The Member should direct the provider to pre-notify CCM by calling (321) 308-7777. In the event of emergency/urgent care, the Member needs to provide notification within

72 hours of when care was given.

Pre-notification of medical bills does not guarantee eligibility or sharing.

## F. Sharing Assistance

Christian Care Ministry understands some medical situations may cause financial hardship for Medi-Share Members. Monthly Shares may be waived for up to 3 months per 12 month period if a Member's illness or injury causes loss of income. This is subject to the approval of and monthly review by CCM. The Member is to submit supporting evidence regarding the situation. The illness or injury cannot be related to a medical condition, diagnosis, or treatment listed in Section VI. J.

## G. Cancellations and Withdrawals

Medi-Share membership will be cancelled if a Member does not deposit the Monthly Share for more than two months. The Cancellation Date will be the last day of the month for which the last Monthly Share was deposited. Only medical bills incurred on or before the Cancellation Date will be considered for sharing.

To prevent cancellation, Members can deposit each Monthly

### III. THE MEMBER'S ROLE (continued)

Share plus the late fee for Extra Blessings (see Section VI. L.). This deposit needs to be made within two months from the earliest due date. Medical bills incurred during that time may still be submitted for sharing consideration.

If a Member wishes to withdraw his or her individual membership, a family member or the entire family, they should notify CCM by mail, e-mail, fax or phone. This action must be taken at least 15 days before the desired Cancellation Date. All changes in membership are effective on the first day of the applicable month.

**Mail:** P.O. Box 120099, West Melbourne, FL 32912-0099

**E-mail:** [memberservices@medi-share.org](mailto:memberservices@medi-share.org)

**Fax:** (321) 308-7779

**Phone:** (800) 264-2562

### H. Reapplication After Cancellation

Members who were cancelled for not sharing faithfully are welcome to reapply. If approved for membership, medical bills will be shared after the first three months of the new membership term. All medical conditions arising before the date of reapplication will be subject to the Guidelines, including those outlined in Section VI. F. This includes the medical conditions that arose during the prior Medi-Share membership.



# Sharing

*And do not forget to do good and to share with others,  
for with such sacrifices God is pleased. —Hebrews 13:16 NIV*



## IV. MEDI-SHARE PROGRAM OPTIONS

### A. Annual Household Portion (AHP)

Members are able to customize their family's healthcare by choosing which Annual Household Portion (AHP) they prefer. The AHP is the dollar amount that a Member Household agrees to pay toward Eligible Medical Bills before any eligible bill may be shared among the Members. The AHP amount

resets every 12 months on the Effective Date. Even if the AHP is not yet met, providers should still submit all medical bills to CCM for processing. This ensures all Eligible Medical Bills will be applied toward the AHP and allows for the possibility of discounts. Eligible Medical Bills are published to the Members for sharing after the Member's AHP is met.

### B. Changing Annual Household Portion

Members may change their AHP amount. See chart below for conditions:

	Starting AHP	Changing to a new AHP	When can a Member change?	When does sharing at a new AHP begin?
Changing from LOWER to HIGHER	\$500	\$1,250, \$2,500, \$3,750, \$5,000, \$7,500, \$10,000	Anytime (unless pregnant)	First day of the following month if approved by the seventh of the month, otherwise, the first day of the second full month. Example: If approved March 7 then effective April 1. If approved March 8 then effective May 1.
	\$1,250	\$2,500, \$3,750, \$5,000, \$7,500, \$10,000		
	\$2,500	\$3,750, \$5,000, \$7,500, \$10,000		
	\$3,750	\$5,000, \$7,500, \$10,000		
	\$5,000	\$7,500, \$10,000		
	\$7,500	\$10,000		
Changing from HIGHER to LOWER	\$1,250	\$500*	Anytime after six months from the most recent Effective Date (unless pregnant)  Note: AHP can only be decreased in increments as shown to the left—no more than \$2,500.	First day of the fourth calendar month after approval. Example: If approved in March the effective date is July 1.
	\$2,500	\$1,250, \$500*		
	\$3,750	\$2,500, \$1,250, \$500*		
	\$5,000	\$3,750, \$2,500		
	\$7,500	\$5,000		
	\$10,000	\$7,500		

\* The \$500 AHP program is exclusive to unmarried Members age 18-29 applying for a single program. Members with a \$500 AHP are not eligible for sharing of maternity or adoption expenses.

There is an administrative fee of \$75 to change the AHP.

Bills will be processed according to the Member's AHP at the time the bills were incurred. Once the AHP change is made, the Effective Date changes to the date the new AHP begins. Any change in the AHP causes the amount of Eligible Medical Bills paid toward the AHP to reset to \$0.

For example: On March 30 you are an active Member with a \$2,500 AHP; you have incurred \$1,000 toward your AHP and are approved for a lower AHP. On July 1 your lower AHP amount becomes effective. The amount of Eligible Medical Bills paid toward your new AHP now resets to \$0 on July 1. However, the bills incurred prior to July 1 will continue to be applied towards the previous \$2,500 AHP.

## C. Maximum Sharing Limits

Each Member enjoys sharing of his or her Eligible Medical Bills with no annual or lifetime limit.

## D. Health Incentive

Because of Medi-Share Members' commitment to healthy living, Members can be rewarded for their healthy choices. A Member Household may qualify for a health incentive in the form of a decreased Monthly Share. Members are eligible for the health incentive after the first month of membership is

completed; however, they can start the application process earlier. The criteria, forms and instructions to apply for the Health Incentive can be found at [MyChristianCare.org](http://MyChristianCare.org).

## E. Provider Fee

The Provider Fee is \$35 for each office or hospital visit, or \$135 for every emergency room visit. It is the Member's responsibility to pay the applicable Provider Fee at time of service or upon being billed by the provider at a later time. The Provider Fee is an initial payment applied toward the total office visit charges. The Provider Fee does not count toward the AHP and continues to be applied even after the AHP is met.

## V. PREFERRED PROVIDER ORGANIZATION (PPO)

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### A. Using the Preferred Provider Organization (PPO)

To get the most from sharing, Members should use PPO providers whenever possible because these providers have agreed to discount their fees to Members. Consequently, using this network generally offers significant savings, both



*...In January of 2011, I had a cardiac arrest. My husband gave me CPR and a roomful of paramedics finally revived me. I was then in a coma for three days and had to have a defibrillator inserted into my chest (ready in case my heart arrests again) as well as a week-long hospital stay and follow-up appointments. This cost was over \$100,000. What would we have done without Medi-Share?*

*—Ocieanna F, WA*

## V. PREFERRED PROVIDER ORGANIZATION (PPO) (continued)

for individual Members in the form of lower out-of-pocket expenses and also for the membership in the form of lower Monthly Share amounts.

It's best to identify PPO providers and facilities in your region before you seek care. To do so simply go to [MyChristianCare.org/findproviders](https://MyChristianCare.org/findproviders), or call the provider number on your Medi-Share ID card.

Your Medi-Share ID card must be presented to the provider before services are rendered or the discount may not be honored.

As a courtesy, many PPO providers also honor their discount agreement for services ineligible for sharing (such as routine care) if Members make payment promptly after receiving the Explanation of Sharing (EOS).

## B. Using Non-PPO Providers

- Physicians and Other Professionals

If a Member uses a non-PPO professional service provider, bills eligible for sharing are limited to the usual and customary (U&C) charge for that service based on

**Medi-Share is not insurance.**

independent norms. Charges above that amount are the Member's responsibility.

- Hospitals and Other Facilities

If a Member uses a non-PPO hospital or other facility, the Member has an additional responsibility of either 20% of total charges or \$500 per eligible bill, whichever is lower. This additional responsibility is over and above any other Medi-Share program element, such as the AHP.

- Non-PPO Waivers

The additional responsibility associated with out-of-network costs may be waived in cases where there was a life-threatening emergency.

Some additional responsibility may be waived when the travel distance to the nearest PPO qualified provider is more than 25 miles.

If pre-notification as described in Section III E. is not met, the additional responsibility may not be waived. Waivers can be requested by contacting Member Services. Waivers will be given after a balance bill has been issued by the provider. The request for the waiver must be received within 90 days from the date the Explanation of Sharing (EOS) was issued or within 12 months from date of service, whichever is greater.

## VI. DETAILS OF SHARING

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### A. CMS or FDA Approved Treatment

The cost of CMS or FDA approved testing, treatments, and up to six months of FDA approved prescription drugs per eligible condition will be considered for sharing. They must be ordered by one of the following:

- Medical Doctor (M.D.)
- Doctor of Osteopathy (D.O.)
- Nurse Practitioner (N.P.)
- Physician's Assistant (P.A.)
- Doctor of Podiatric Medicine (D.P.M.)
- Dentist (D.D.S. or D.M.D.)
- Midwife
- Optometrist

These CMS or FDA approved tests and treatments are to be performed at one of the following:

- Hospital
- Surgery center
- Clinic

## VI. DETAILS OF SHARING (continued)

- Doctor's office
- Diagnostic facility

For other locations to be considered, a pre-eligibility review is required.

To be considered for sharing, diagnosis and treatment are to be performed in the U.S. except in emergencies or when living abroad.

The provider must submit medical bills on a CMS 1500 or a UB and IB form (healthcare industry standard forms) to be considered for sharing.

Non-CMS or FDA approved testing, treatment, or non-FDA approved prescription drugs may be considered for sharing. Non-CMS or FDA approved testing, treatment, and non-FDA approved prescription drugs must be ordered by a Medical Doctor (M.D.), Doctor of Osteopathy (D.O.), Nurse Practitioner (N.P.), Physician's Assistant (P.A.), or Doctor of Podiatric Medicine (D.P.M.) and be performed at a hospital, surgery center, clinic, doctor's office, or diagnostic facility. The cost for such treatments may be considered for sharing only for Members with physical findings and/or symptoms that are suggestive to the medical providers listed above of disease or injury.

## B. Sharing During the First Month of Membership

Members are eligible to receive up to \$50,000 of their Eligible Medical Bills shared during their first month of membership. Members who went from being under a parent(s) Member Household to an individual membership have no cap on the amount of eligible medical bills that can be shared during the first month of individual membership. (see Section II. F).

## C. Determining Eligibility for Sharing

The eligibility of a medical bill for sharing is determined after medical services are rendered. Medical and lifestyle information help determine eligibility. Medical records may also be needed. The need for medical records is determined by the nature of the illness or the circumstances of the injury. If access to requested medical records is refused, the medical bill(s) cannot be shared.

## D. Lifestyle

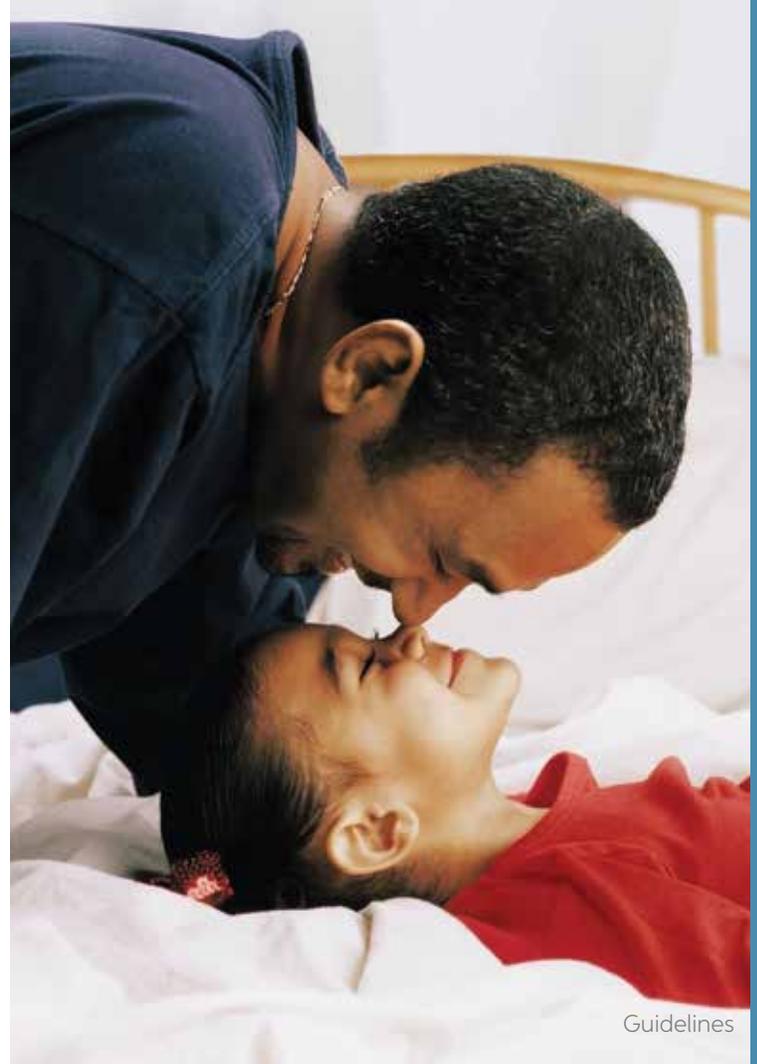
Members must follow the Christian lifestyle and agree to the Statement of Faith. This is essential for medical bills to be shared. Members 18 years or older who do not follow the Christian lifestyle may have their membership cancelled.

In 2011, this section was expanded to include significant weight gain as a lifestyle change. Members also agreed by vote that Members who do gain significant weight during their membership should be given the opportunity to participate as Health Partners, rather than leave membership.

Examples of behavior that can lead to non-sharing and/or cancellation of membership include, but are not limited to:

- the use of tobacco in any form
- the use of Illegal Drugs
- the abuse of drugs including legal drugs, such as, alcohol, prescription and over-the-counter medications
- sexual relations outside of Biblical Christian marriage
- participation in activities that represent a willful disregard for personal safety

If a Member experiences significant weight gain, he or she will be required to participate as a Health Partner (see Section II. D.).



## VI. DETAILS OF SHARING (continued)

### E. Sharing for Members 65 and Older

Members who turn 65 years of age who choose not to change to Senior Assist may continue to participate in Medi-Share.

Senior Assist details are outlined in Section II. H.

When a Member has Medicare, Medi-Share will be secondary. Sharing of Eligible Medical Bills incurred on or after the first day of the month a Member turns 65 is based on the difference between the Medicare-allowable charges and the actual amounts paid by Medicare. The provider must submit a copy of the Medicare Explanation of Benefits and the CMS 1500, or UB and IB form.

**Members voted in 2011 to create a new program just for seniors on Medicare. Senior Assist was launched in July of 2011.**

### F. Pre-Existing Medical Conditions or Related Conditions

Medical bills for diagnosis or treatment of a pre-existing medical condition, defined as signs/symptoms, diagnosis, treatment or medication for a condition prior to membership will be eligible for sharing as follows:

- Up to \$100,000 per Member per calendar year if:
  - the medical records state the diagnosis/condition has gone 36 consecutive months without signs/symptoms, treatment or medication OR
  - the Member has been faithfully sharing for 36 consecutive months
- Up to \$500,000 per Member per calendar year if:
  - the medical records state that the diagnosis/condition has gone 60 consecutive months without signs/symptoms, treatment or medication OR
  - the Member has been faithfully sharing for 60 consecutive months

High blood pressure or cholesterol that is controlled through medication or lifestyle will not be considered a

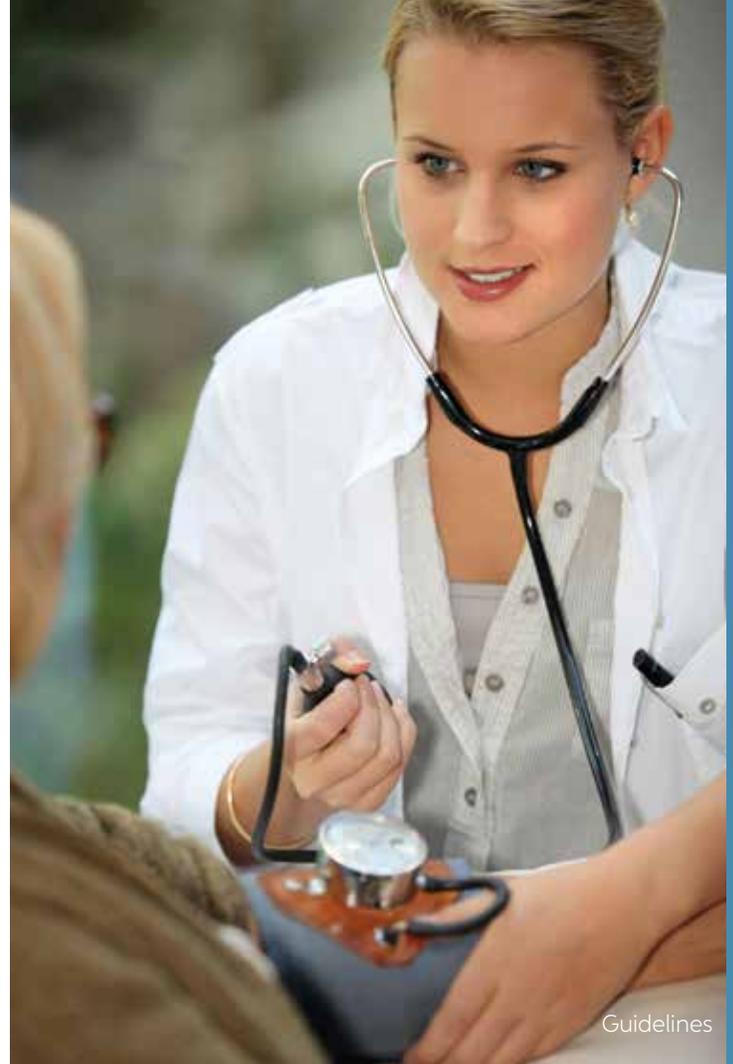
In 2008, Members voted to make the limitations on pre-existing conditions less restrictive and burdensome.

pre-existing medical condition for purposes of determining eligibility for future vascular events.

Where there has been a lapse in Membership, a condition will not be considered pre-existing if the first instance of the condition appeared during the previous Membership. An exception would be maternity that occurred outside the current Membership period, which will not be eligible for sharing.

## G. Optional Review for Pre-Existing Medical Conditions prior to Surgical/ Medical Procedures

A Member can receive an optional, preliminary determination of whether or not his or her proposed treatment appears to be eligible for sharing. This is done by requesting a medical history review to determine if the condition is related to a pre-existing condition. To request a review, contact Member Services at (800) 264-2562. Final eligibility determination is made after the medical bills are submitted for processing. It is possible a treatment that



## VI. DETAILS OF SHARING (continued)

appeared to be eligible for sharing during the preliminary eligibility review will be determined to be ineligible if:

- New information or additional medical records are provided that make the treatment ineligible due to pre-existing condition(s).
- New information or additional medical records are provided that make the treatment ineligible due to lifestyle issue(s).

The number of days required to complete a preliminary review depends on the responsiveness of the providers who are asked to send in medical records.

### H. Care Management and Cost Management Support

Care and cost management support is available for Members with significant medical needs. Christian Care Ministry offers support during times of medical decision making to any Member who requests it, and automatically for members with certain medical conditions. For support in understanding and interpreting options for medical care, members should contact Member Services at (800) 264-2562.

## I. Medical Conditions and Services Subject to Limited Sharing

Listed below are the treatments, medical conditions, procedures, and services with sharing stipulations:

- Ambulance or other medical transport services are eligible for sharing when medically necessary or required for transportation between facilities.
- Cardiac rehabilitation is eligible for sharing for up to 36 sessions following hospitalization for an eligible cardiac condition or a cardiac procedure such as angioplasty or stenting, when ordered by a qualified provider, if initial session begins within 6 months of cardiac event.
- Chiropractic care and manipulation therapy— In cases which have been diagnosed by a licensed physician (M.D. or D.O) and the Member is offered only a surgical option, a chiropractic resolution may be eligible for sharing in lieu of surgery. The Member's physician must provide a case history, x-rays and a recommendation for chiropractic resolution. If approved, chiropractic care is limited to a maximum of 20 visits within a six week period. Tests ordered by a chiropractor are not eligible for sharing.

- Durable Medical Equipment (DME) is eligible for sharing if the DME is ordered by a qualified CMS approved provider for the treatment of an eligible need. Motorized locomotion equipment (such as motorized wheelchairs and scooters), exercise equipment, and home modifications are not eligible for sharing. DME will not be rented for more than 6 months. In order to be eligible for sharing DME must be obtained from a CMS approved DME provider.
- Home Care is limited to treatment related to an eligible need ordered by a qualified provider for Members who are homebound for that need. A copy of the provider's order for the care must accompany the bill. Homecare services are limited to 60 calendar days from the first date of service for Home Care.
- Non-hospital admissions – In-patient admission to a skilled nursing facility, rehabilitation facility, long-term acute care facility or inpatient hospice is eligible for sharing if ordered by a qualified provider for an eligible condition in order to provide care that would otherwise need to be provided in an acute care setting.
- Physical Therapy (PT) and Occupational Therapy (OT) are eligible for sharing if performed by a licensed therapist, related to an eligible diagnosis, and ordered by a qualified provider (See Section VI.A) for up to 20 visits combined per referral. A copy of the provider's order or referral for treatment must accompany the bill. Eligibility for more than one referral for the same diagnosis will require medical review.
- Prescription drugs – Prescription medications, including allergy injections, are eligible for sharing for six months per each new condition that is not pre-existing. This includes prescription drugs that may be dispensed, injected or administered by a Medical Doctor (M.D.), Doctor of Osteopathy (D.O.), Nurse Practitioner (N.P.), Physician Assistant (P.A.), or Doctor of Podiatric Medicine (D.P.M.). Exceptions may be made in the case of medications for cancer and transplant recipients.
- Prostheses are eligible for sharing if ordered by a qualified provider to treat an eligible need. Prostheses require medical review. Only one prosthetic treatment plan per eligible diagnosis is eligible for sharing. Replacement, repair and maintenance of prosthesis are not eligible for sharing.



*I have been a Medi-Share member since 1996. It has been great for me all the way, and my family and I have been healthy until I was diagnosed with cancer. I had chemo, radiation and two surgeries. So many doctor visits and procedures! But Christian Care Ministry was so helpful in getting bills cared for, and in such a cheerful, gracious way. Things are looking very positive for my health, and I'm so thankful for the blessing of Christian Care Ministry.*

—James S.

## VI. DETAILS OF SHARING (continued)

- Psychiatric or primary care evaluation and management services, associated lab tests and medications for mental illness related to an eligible medical condition, is eligible for sharing for six months per each new condition.
- Sleep Apnea Studies are eligible for sharing if they are ordered by a qualified provider (Section VI.A) for an eligible need. Provider must submit case history with the recommendation for the sleep study. Sleep studies ordered for insomnia are not eligible for sharing.
- Outpatient speech therapy is eligible for sharing up to 10 visits if post-stroke, post-surgery, or post-trauma. Swallow therapy is eligible for up to 10 visits per referral. A copy of the provider's order or referral for treatment must accompany the bill. Eligibility for more than one referral for the same diagnosis will require medical review.

## J. Medical Conditions and Services Not Eligible for Sharing

If a medical bill is related to a diagnosis, treatment or procedure that is ineligible for sharing in any way, that medical bill is also ineligible.

**Medi-Share is not insurance.**

Listed below are the treatments, medical conditions, procedures and services that are ineligible for sharing:

- Expenses related to non-Biblical lifestyles and choices – including, but not limited to:
  - Abortion of a live fetus (baby)
  - Alcohol and drug related injuries and illnesses
  - Sexually transmitted diseases (STDs) including HIV – Exceptions include innocent transmission via transfusion, rape, work-related needle stick or sex within marriage
  - Illegal acts – Any charges for a condition, disability or expense resulting from being engaged in an illegal occupation or the commission of or attempted commission of a crime
  - Intentionally self-inflicted injuries (e.g. suicide or attempted suicide)

In 2008, Members were asked if the guidelines should be expanded to include sharing costs related to suicide or attempted suicide, and the Members voted that they should not be considered for sharing.

- Maternity expenses for children conceived out of wedlock with an exception for pregnancy resulting from rape
- Alternative Care
- Behavioral/Mental Health care – including, but not limited to:
  - Psychiatric or psychological care
  - Special education charges
  - Counseling or care for learning deficiencies or behavioral problems, whether or not associated with a manifest mental disorder or other disturbance (e.g. Attention Deficit Disorders or Autism)
- Cosmetic procedures – including, but not limited to, breast augmentation or reduction (exceptions for breast reconstruction after breast cancer for the affected breast and the non-affected breast if recommended for purposes of symmetry)
- Dental and periodontal services – including, but not limited to:

## VI. DETAILS OF SHARING

### J. Medical Conditions and Services Not Eligible for Sharing (*CONTINUED*)

- Removal of wisdom teeth
- Orthodontic/oral surgery (exception for trauma within one year of diagnosis)
- Repair or replacement of dentures, bridges, and appliances
- Diagnosis and treatment of temporal mandibular joint (TMJ) dysfunction or disease related to the joint that connects the jaw to the skull. This includes, but is not limited to braces, splints, appliances or surgery of any type
- Complications or infections related to dental procedures
- Durable Medical Equipment – Motorized locomotion equipment (such as motorized wheelchairs and scooters), exercise equipment and home modifications.
- Fertility/infertility care – including, but not limited to:
  - Birth control procedures, such as IUD, and/or related supplies
  - Infertility testing and treatment
  - Sterilization or reversals (vasectomy and tubal ligation)
- Miscellaneous care
  - Care for symptoms not related to a specifically diagnosable disease or injury, such as ongoing fatigue and malaise
  - Custodial Care/Long-term Care
  - Hearing aids
  - Non-prescription (over the counter) drugs and medical supplies/equipment
  - Podiatric Orthotics (shoe inserts)
  - Telephone consultation, Internet consultations, missed appointment fees
  - Veteran Administration care and treatment
  - Weight control and management
- Routine and preventive care – including, but not limited to, all well-patient care and screening tests and procedures, such as:.\*
  - Physicals

- Immunizations and vaccinations
- Lab studies
- Screening mammograms
- Screening colonoscopy
- Routine optometric care and refractions
- Genetic testing not required for treatment of an existing condition
- Prophylactic and preventive surgery without personal history of diagnosis and doctor recommendation

\*There are exceptions for routine well-child care (see Section VII. E.).

- Sleep apnea studies for insomnia
- Billing irregularities
  - Delayed submissions – Bills are to be received by CCM within 12 months from the date of service to be considered for sharing. Additional information requested from the Member and/or provider needs to be received by CCM within the 12 months of service or the 90 days from the date requested, whichever is greater.

- Improper submissions – Bills are to be submitted by the provider following standard healthcare industry submission and coding guidelines. This is necessary for bills to be considered for sharing.

- Improperly coded or submitted bills will not be shared.
- Excessive or unnecessary provider charges are not eligible for sharing.

## K. Conflicts of Interest

Medical bills will be ineligible for sharing if the provider or ordering provider is related to the Member by blood, marriage, or adoption or if the Member has a financial interest in the provider. Exceptions must be approved by CCM prior to treatment.

## L. Extra Blessings

Members offer Extra Blessing contributions to further support the biblical concept of sharing one another's burdens. Members with adoptions expenses after two events (see Section VIII.) or significant medical bills ineligible for sharing can receive financial assistance from these Extra Blessings contributions. A list of Members who have requested Extra Blessings assistance is published with the Monthly Share notices.

## VI. DETAILS OF SHARING (continued)

Members voted in 2008 that all late fees should be applied to Extra Blessings needs, and that the amount should be based on 5% of what is owed (or \$5, whichever is greater), rather than a set amount.

Extra Blessings donations can be:

- Sent directly to Members on the list
- Sent directly to CCM\*
- Pledged monthly through Monthly Shares\*

*\*These contributions are tax-deductible.*

Extra Blessings gifts are used to fund the eligible Extra Blessings needs at 100% unless the needs exceed the Extra Blessings contributions, in which case they will be distributed on a pro-rated basis. At the end of each quarter, any Extra Blessings contributions remaining after all eligible pending Extra Blessings needs have been met may be used for general sharing. For more information, Members should contact Member Services at (800) 264-2562.

## M. Program Blessings

Members may qualify for public assistance or private benevolence programs. Those who use programs such as these will receive an incentive in the form of a share credit.

## VII. MATERNITY

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### A. Eligibility for Sharing

Pregnant Members with an Annual Household Portion of \$1,250 or higher who have faithfully shared from the month of conception through the month of delivery are eligible for maternity sharing. Members with a \$500 AHP are not eligible for sharing of any maternity or adoption expenses. To be eligible, delivery must be performed by one of the following:

- Medical Doctor
- Doctor of Osteopathy
- Midwife who is properly licensed, certified and/or registered in the state of delivery as required by state law

### B. Maternity Complications

If the maternity is eligible for sharing, the cost of treatment for complications to the mother is also eligible for sharing. The

cost of treatment for child(ren) who become members at birth is eligible for sharing.

### C. Multiple Births as a Result of Infertility Treatment

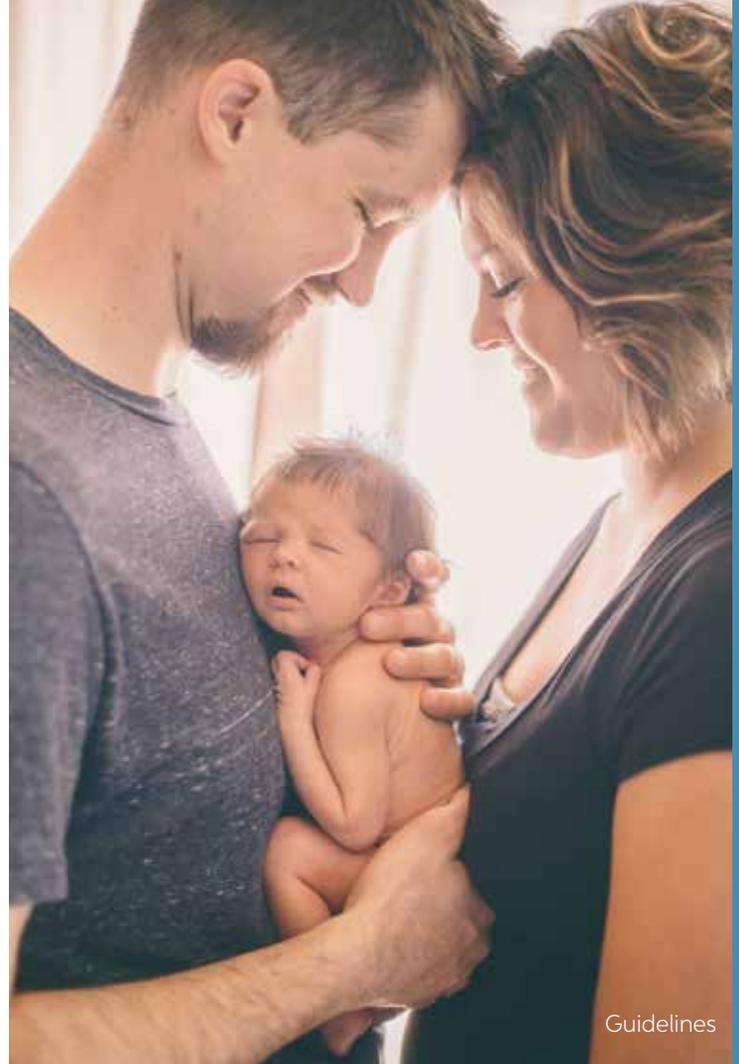
Sharing up to \$25,000 is available for multiple births resulting from infertility treatments. The \$25,000 includes antepartum care, the cost of delivery and complications to the mother and/or children and postpartum care.

### D. Newborn Status

If a parent is a Member at the time of delivery:

- The newborn can be a Member from birth if the Application to Add-on Family Member(s) is submitted within 30 days of delivery;
- If the newborn is not added to membership within 30 days of delivery, the child's Effective Date will be the first

Our membership loves babies! In 2007, the membership voted to allow maternity sharing even if Dad wasn't a Member! In 2008 Members agreed to increase the sharing limits for cesarean sections.



## VII. MATERNITY (continued)

day of the month following approval of the Application to Add-on Family Member(s).

If the mother is not a Member from the time of conception through delivery, the following are instances where maternity bills are ineligible for sharing:

- Medical bills incurred before the newborn's Effective Date
- Unresolved maternity medical conditions of child or mother

If the mother is not a Member at the time of conception through delivery, the mother and/or child(ren) are ineligible for Extra Blessings for that pregnancy or complications from that pregnancy.

### E. Well-Child Care

Christian Care Ministry highly values the importance of family and wants to ensure newborns and children receive the very best care in the early stages of their life. Sharing for routine well-child care is eligible until the child reaches the age of six. Well-child care is defined as recommended, routine check-ups and associated lab work, excluding vaccinations and/or immunizations.

## F. Pregnancies of Unwed Mothers

Members agree that sex should be exclusively within Biblical Christian Marriage. Thus, maternity medical expenses for newborns conceived outside of marriage are ineligible for sharing. Pregnancies resulting from rape reported to a law enforcement authority are the only exception.

In order to encourage and support the preservation of the lives of these unborn children, Christian Care Ministry is dedicated to assisting in arranging for maternity and adoption services through Christian organizations.

## VIII. ADOPTION

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The Medi-Share program allows Members to share in adoption costs. Up to two adoption events can be shared per Member Household. The adoption of multiple children at the same time is considered one event. Sharing is available according to the following chart. For adoptions, the AHP does not have to be met for sharing to occur. The adopted child(ren) cannot be related to the Member or spouse by blood or marriage.

AHP	Adoption Sharing Limit
\$500	N/A
\$1,250	\$4,600
\$2,500	\$4,100
\$3,750	\$3,600
\$5,000	\$3,100
\$7,500	\$2,100
\$10,000	\$1,100

\* Adoption sharing is not available for Members with a \$500 AHP.

The first event is eligible for sharing after the Member shares at a level set for two or more persons for 24 continuous months prior to the adoption becoming final.

The second event will only be considered for sharing if:

- membership has been without break since the first finalized and shared adoption event, and
- at least 12 months have passed since the first finalized adoption event to the second finalized adoption event, and
- sharing was at a level set for two or more persons for the entire period between adoption events.

An adopted child who qualifies for membership will still be subject to the same limitations as any new member.



*We have been very happy and satisfied members of Christian Care Ministry since 1997. Our medical needs have always been shared in a professional and timely manner. I think this is the kind of health care that Jesus would want for us. Christian Care Ministry has been an answer to prayer for our family and I am very thankful to participate in Medi-Share.*

*—Diane B, TX*



## VIII. ADOPTION (continued)

If they have been Members for the timeframes outlined above, Members may apply for Extra Blessings (see Section VI. L.) to receive additional monetary assistance for adoption costs after the second adoption event. The Extra Blessings amount cannot exceed the original adoption sharing limit per program listed in the previous chart.

## IX. CONDITIONS OF SHARING

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### Medi-Share Is Not a Substitute for Insurance Required By Law

Medi-Share is not insurance. However, Medi-Share can be used as a substitute for or exemption from mandated insurance coverage in the following circumstances:

- to satisfy the federal mandate that became effective January 1, 2014 requiring “applicable individuals” to maintain “minimum essential [insurance] coverage”
- to satisfy the Massachusetts requirement to maintain “minimum creditable [insurance] coverage”

These are the only exceptions. Otherwise, Members must not certify that Medi-Share is insurance to avoid purchasing insurance required by law, rule or regulation (for example, worker's compensation insurance or sports activity insurance).

## X. MOTORIZED VEHICLE ACCIDENTS

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### A. Age, Safety Equipment and Lifestyle

If a motor vehicle or aircraft accident occurs, there are some additional considerations for sharing eligibility. Diagnosis and treatment of injuries will not be eligible to be shared if any of the following applies:

- There was abuse of alcohol or legal drugs, or the use of Illegal Drugs.
- The vehicle or aircraft was used in a race, to perform a stunt, or in the commission of a crime.
- The minimum operator age recommended by the manufacturer or required by law was not followed.

These apply regardless of whether the Member was operating the vehicle or was a passenger.

**In 2007, Members voted to change the guidelines from not sharing at all when a legally required helmet or seatbelt were not used, to instead applying an additional Member portion of 15% of the first \$100,000.**

Helmets and seatbelts are expected to be worn when they are legally required. If either was not used but was legally required, Members have an additional Member portion. This additional amount is calculated as 15% of the first \$100,000 of Eligible Medical Bills related to a motorized vehicle or aircraft accident. This 15% is in addition to the Member's AHP.

**Because the likelihood of serious injury is significantly greater when riding a motorcycle rather than in an automobile, Members agreed in 2007 that sharing should be limited to \$100,000 for injuries sustained while riding a motorcycle (except in the cases of missionaries when performing mission work outside the U.S.).**



## X. MOTORIZED VEHICLE ACCIDENTS (continued)

### B. Motorcycle Injuries

A Member can receive up to \$100,000 in sharing of Eligible Medical Bills toward diagnosis and treatment of motorcycle accident injuries incurred in a 12-month period. A motorcycle is defined as a two-wheeled, motorized vehicle with an engine size displacement of at least 50 cubic centimeters. A Member who is injured, while on a motorcycle used to perform mission work outside of the U.S., is exempt from this \$100,000 limit.

### C. Reporting Injuries

Members call Member Services (800-264-2562) to report injury details of motorized vehicle accidents. The following documents may be necessary to determine eligibility for sharing:

- A copy of the insurance policy for an owned vehicle or aircraft (or the contract if rented or leased)
- The official accident report
- Medical records relating to the care and transportation of the injured Member(s)
- Information that pertains to other vehicle(s) and parties involved in the accident

***Medi-Share is not insurance.***

## **XI. WHEN A MEMBER DIES**

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There are provisions when a Member dies to help ease the burden on the family. Up to \$5,000 of the final expenses listed below are eligible for sharing if the Member met the “Membership Qualifications” at the time of death.

Final expenses eligible for sharing are limited to the following expenses:

- embalming
- cremation
- casket
- headstone
- burial plot
- funeral director’s costs
- flowers
- travel expenses for the Member’s body

The original bill(s) and a certified copy of the death certificate(s) are to be submitted to CCM within one year of the death of the Member.

Up to \$5,000 in burial expenses for stillborn children are eligible for sharing per pregnancy.

## **XII. MEDI-SHARE IS SECONDARY TO OTHER SOURCES**

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### **A. Members Entitled to Insurance or Other Benefits**

There are many benefits to participating in a healthcare sharing ministry. However, it is important Members understand Medi-Share is not insurance. If a Member has insurance or is eligible/qualified for any of the following, the Member must cooperate with CCM in qualifying for such payments:

- Worker’s Compensation
- Fraternal benefits designed to pay all or part of medical bill(s)

Those resources must be exhausted before medical bill(s) will be considered for sharing.

### **B. Injury on the Property of Another**

If a Member is injured on the property of another, the following apply:

- Members are encouraged to work with CCM to pursue claims against the property owner.

## XII. MEDI-SHARE IS SECONDARY TO OTHER SOURCES (continued)

- If the injury is a result of an incident eligible for worker's compensation or negligence on the part of the property owner, the Member must cooperate with CCM in the pursuit of the claim before medical bill(s) will be considered for sharing.

### C. Medi-Share and Subrogation

Christian Care Ministry, Inc. ("CCM"), for the benefit of Members, will be subrogated to any and all rights that a Member has against any and all parties responsible for causing the injuries or illnesses for amounts Members provided to or for the benefit of the Member, including any and all first monies paid (or payable) to or on behalf of the Member and regardless of whether or not the Member has been made whole. CCM, for the benefit of Members, will also be reimbursed for any and all amounts Members provide to or on behalf of a Member as a result of injuries or illnesses which result from the actions or liability of a third party, and/or which result in a settlement, judgment or other award or recovery to or by a Member from a third party tortfeasor, including any person or entity liable for or indemnifying the Member. CCM's subrogation rights

for the benefit of Members are listed in their entirety in the Guidelines maintained on the Christian Care Ministry website, and a Member's membership in Medi-Share is subject to and conditioned upon compliance with such provisions. Please review the entirety of Section XII. C. at the website: [MyChristianCare.org/guidelines.aspx](http://MyChristianCare.org/guidelines.aspx)

## XIII. APPEALS

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### A. Impartiality

Christian Care Ministry serves Members who share in the burdens of fellow Christians. CCM does not gain financially by determining medical bills are ineligible for sharing among Members. CCM is a not-for-profit corporation, recognized as tax exempt under Section 501(c)(3) of the Internal Revenue Code. CCM has no owners, stockholders or investors. CCM impartially carries out the wishes of the Members as expressed in these Medi-Share Guidelines.

### B. Sharing Appeal

A Member can appeal bill-sharing decisions with which they disagree. Before appealing, a Member should engage in careful thought and prayer about whether he or she

honestly believes an error was made. Members have 90 days from the day the decision in question was made to request a review by CCM.

A Member can issue an appeal if he or she believes:

- the medical records were misread,
- the Guidelines were misapplied, or
- one or more of the Member's providers incorrectly recorded the medical history.

After a review by CCM, if the Member disagrees with CCM's decision, the Member has 90 days to request a review by a Seven Member Appeal Panel. CCM and the Member will both submit a written position statement to the panel. A teleconference will be held where the panel can ask questions of both the Member and CCM. A simple majority vote (four out of seven) will carry the decision.

## C. Biblically-Based Mediation and Arbitration

As Christians, the Members and the staff of Christian Care Ministry believe that the Bible commands them to make every effort to live at peace and to resolve disputes with each other in private or within the Christian community

in conformity with the biblical injunctions of 1 Corinthians 6:1-8, Matthew 5:23-24, and Matthew 18:15-20. Therefore, the parties agree that any claim or dispute arising out of, or related to, this agreement or any aspect thereof, including claims under federal, state, local statutory or common law, the law of contract or law of tort, that may remain after a Member has exhausted his appeals provided for in Section XIII. B., including a determination whether this arbitration provision is valid, shall be settled by biblically-based mediation. The mediation shall be conducted in accordance with the Rules of Procedure for Christian Conciliation of the Institute for Christian Conciliation, a division of Peacemaker Ministries (complete text of the rules is available at [HisPeace.org](http://HisPeace.org)), with each party to bear their own costs, attorney's fees and 50% of the mediator's fee, and with the mediation filing fee to be borne by CCM.

If resolution of the dispute and reconciliation do not result from mediation, the matter shall then be submitted to an independent and objective arbitrator for binding arbitration. The parties agree that the arbitration process will also be conducted in accordance with the Rules of Procedure for Christian Conciliation, with each party to bear their own costs, attorney's fees, and 50% of the arbitrator's fee, and with the arbitration filing fee to be borne by CCM. Each party shall agree to the selection of the arbitrator. If there is an impasse

### **XIII. APPEALS (continued)**

in the selection of the arbitrator, the parties agree that the Institute for Christian Conciliation shall choose the arbitrator.

The parties agree that these methods of dispute resolution shall be the sole remedy for any controversy or claim arising out of this agreement, and they expressly waive their right to file a lawsuit against one another in any civil court for such disputes, except to enforce a legally binding arbitration decision.

# Glossary of Terms

**Annual Household Portion (AHP)** – The dollar amount a Member Household must pay toward their Eligible Medical Bills during a 12-month period before their bills will be published for sharing. The AHP 12-month period begins with the Effective Date.

**Biblical Christian Marriage** – A marriage which is a union of one man and one woman. (Genesis 2:22-24, Matthew 19:5, Ephesians 5:22-32)

**Cancellation Date** – The month and day membership ends due to the Member's withdrawal, for reasons including not following the Guidelines or for nonpayment of monthly shares.

**CMS** – The Centers for Medicare & Medicaid Services is nationally recognized and provides listings for providers, services, procedures and facilities to ensure they meet specific criteria to ensure the safety of the beneficiaries receiving these services.

**Effective Date** – The month and day membership begins or the month and day of the most recent Annual Household Portion (AHP) change. Effective Date is used to determine when the 12-month period begins and ends for the purpose of the Annual Household Portion.

**FDA** – The Food and Drug Administration is responsible for protecting the public health by assuring the safety, efficacy and security of human and veterinary drugs, biological products, medical devices, our nation's food supply, cosmetics, and products that emit radiation.

**Illegal Drugs** – Drugs which are classified as Class 1 in Title 21 United States Code Controlled Substances Act.

**Incident** – The occurrence of an illness or an injury of a Member, requiring a diagnosis of symptoms and treatment of a specific condition.

**Eligible Medical Bill** – An incurred medical bill determined to be eligible for sharing according to the Guidelines. The Eligible Medical Bill will be reduced by any discounts, fees or other sources of payment.

**Explanation of Sharing (EOS)** – A statement for Members and providers that reflects how medical bills are processed. The EOS reports how much of the bill was shared, how much was discounted through the PPO network, and the amount of the Member's responsibility, if any.

**Member** – Any Member of Medi-Share, including each family member participating in a Member Household.

**Member Household** – Every Member who participates in Medi-Share with his or her immediate family under the same monthly share and AHP. A single Member is also considered a Member Household.

**Monthly Share** – The dollar amount that a Member faithfully contributes each month as his or her Monthly Sharing Portion and Monthly Administrative Portion. The Monthly Share is subject to change without notice.

- Monthly Sharing Portion – The dollar amount of a

Monthly Share that pays all or part of one or more of another Member's Eligible Medical Bills.

- Monthly Administrative Portion – The dollar amount of a Monthly Share that is transferred to CCM for the payment of its administrative expenses.

**Provider Fee** – The portion of a medical bill that a Member pays at each visit to a medical provider, which applies even after the Annual Household Portion (AHP) has been met or exceeded. The Provider Fee is not applied toward the AHP. The Provider Fee is an initial payment applied toward the total office visit charges.

**Published Bill** – A bill that is eligible for sharing based on the Guidelines and meets the other criteria for sharing, including whether the member's AHP has been met and if other sharing limits have not been exceeded.

**Published for sharing** – The act of notifying the membership of an Eligible Medical Bill prior to its release for sharing using available Members' shares.

## Quick Reference

### Christian Care Ministry

P.O. Box 120099  
West Melbourne, FL 32912-0099  
Street Address:

4150 West Eau Gallie Blvd.  
Melbourne, FL 32934  
Phone: (800) 264-2562  
Fax: (321) 308-7779

### Member Services

(800) 264-2562  
memberservices@mychristiancare.org

### CCM Website

MyChristianCare.org

### Inquirers

(800) PSALM 23 (800-772-5623)  
info@mychristiancare.org

### Fax Applications

(321) 722-5134

## At Your Request

The contact information for the following groups and organizations associated with the Medi-Share program is available to Members upon request:

[BOARD OF DIRECTORS](#)

[BANK REFERENCES](#)

[CERTIFIED PUBLIC ACCOUNTANTS](#)

[MINISTRY ATTORNEYS](#)

[REFERENCES](#)

Upon request and with notice, the following information can be provided to an inquirer or member:

[ANNUAL BALLOT RESULTS](#)

[ANNUAL AUDITED FINANCIAL STATEMENTS](#)

[501\(C\)\(3\) DETERMINATION LETTER](#)



P.O. Box 120099

West Melbourne, Florida 32912-0099

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[MyChristianCare.org](http://MyChristianCare.org)