

MINISTRY	Christian Care Ministry (Medi-Share)	Samaritan Ministries International (Christian Health Care Newsletter)
Year Ministry was Founded	1993	1994
SHARE OPTIONS		
New Member Fee	\$120 (Onetime)	\$200 (One-time)
Basis of Share Amount	Family Status/Age	Family Status/Age
Units	Single, Couple, Family	Single, Couple, Single Parent, Family
Monthly Share Options	Singles (\$21 - \$393) Couples (\$33 - \$594) Families (\$109 - \$760)	Singles (\$125 - \$165) Couples (\$235 - \$315) Single parent (\$180 - \$230) Family (\$320 - \$370)



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Initial responsibilities per incident (Individual)	Members pay all of their medical bills up to their Annual Household Portion (AHP). Once the AHP has been reached, 100% of all eligible medical bills are published for sharing. Members pay a non-sharable Provider Fee of \$35 per office visit. (\$135 Emergency Room)	\$300 for each incident. No limit on how many needs may be submitted within a year. If more than 3 needs are submitted within 12 months, the initial unpublishable amount of \$300 is published for any needs after the first 3 needs.
Initial responsibilities per incident (Family)	Members pay all of their medical bills up to their Annual Household Portion (AHP). Once the AHP has been reached, 100% of all eligible medical bills are published for sharing. Members always pay a non-shareable Provider Fee of \$35 per office visit. (\$135 Emergency Room)	\$300 for each incident. No limit on how many needs may be submitted within a year. If more than 3 needs are submitted within 12 months, the initial unpublishable amount of \$300 is published for any needs after the first 3 needs.
Maximum Amount Shared	No Limits on Sharing	\$250,000 Per Person, Per Incident. No Yearly/Lifetime Limit. Members can electively participate in Save to Share for needs over \$250,000.
Secondary to Other Sources of Payment	Yes	Yes



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EXCLUSIONS		
Pre-Existing Conditions Policy	Conditions that are not cured prior to membership are not published for sharing, unless the member has faithfully shared for 12 months and the condition had gone for 36 months without treatment or symptoms. However, there are some exceptions to the time limits and limits on eligible amounts for sharing.	Pre-existing conditions are not normally publishable unless the member goes 12 months without symptoms or treatment (7 years for cancer, 5 years for genetic defects and hereditary diseases). However, no needs will be published related to pre-existing heart conditions and diabetes. However, many pre-existing needs are published as Special Prayer Needs through our monthly newsletter and members are encouraged to send a suggested free will offering to the members with these needs.
Percent who apply who are not eligible	.5%	0.01%
Health Status	Applicants who have a history of serious medical conditions may be required to complete a personalized health coaching program to improve their health conditions.	Membership will not be refused on the basis of present or previous health status. Most pre-existing needs are not shared in the basic program- see guidelines for details regarding pre-existing conditions
Entrance Criteria	Must present a written Christian testimony indicating a personal relationship with Christ, abstains from illegal drugs, tobacco use and sex outside of marriage, and must not abuse legal drugs or alcohol.	A born-again Christian, who affirms our statement of faith, regularly attends church, abstains from or moderately uses alcohol/drinks in careful moderation, abstains from illegal drugs, tobacco use and sex outside of marriage. A pastor must sign a statement confirming applicant's qualifications.



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ACCESS		
Network	Yes	No
Access to treatment?	Sharing of any medical expense is subject to ministry guidelinessome exclusions include infertility expenses, suicide, preventive care, abortion, mental illness, etc.	Sharing of any medical expense is subject to ministry guidelinessome exclusions include infertility expenses, suicide, preventive care, abortion, mental illness, etc.
Access to alternative treatment?	Only in accordance with ministry guidelines or with prior approval.	Anything legally prescribed by a licensed medical doctor in accordance with ministry guidelines, or with prior approval.
Available to Medicare recipients?	Yes	Yes
Prescriptions?	Prescriptions associated with a medical event are eligible for sharing, but limited to 6 months. Members with ongoing needs are provided a discount card to reduce the costs of their maintenance prescriptions.	All inpatient prescriptions published; prescribed medication published only for one 60 day period for outpatient prescription; no publication of prescriptions for maintenance of chronic or recurring conditions. Members are given a prescription discount card.



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SHARING HISTORY		
Total Gross Bills Submitted to date (as of July, 2013)	\$1,182,600,798	\$893,000,000
Total Dollars Shared Between Members (as of July, 2013)	\$744,193,857	\$421,000,000
Largest Need Shared to date (as of July, 2013)	\$820,758	\$717,742
SERVED		
Current # of Households Served (as of July, 2013)	22,278	25,200
Current # of Individuals Served (as of July, 2013)	60,642	84,400
Total Households Served, Cumulative (as of July, 2013)	63,845	46,300
Total Individuals Served, Cumulative (as of July, 2013)	173,868	154,511
Serve Missionaries?	Yes	Yes
Available to non-U.S. citizens?	Yes	Yes



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STATE STATS		
Serving in how many States	49 (not available in Montana)	50
States where insurance department is making operations difficult	None	None
State with most participants	Texas	Texas
State with least participants	Montana	Rhode Island
SHARING PROCESS		
Waiting period after joining before a bill can be submitted	\$50,000 during first month of membership.	No waiting period as long as the need is not pre-existing.
Average wait between time bill is submitted to time bill is shared	It takes 30-60 days to publish a need after the bill is received from the service provider.	It takes 30-60 days to publish a need after patient submits bills.
Bill submitted to HCSM by whom?	Service Providers	Patient
Sharing method	All members participate in the Member Share Exchange, which is a patented process for transferring funds from one member's bank accounts to another member's bank account. All accounts are held and administered at America's Christian Credit Union.	Directly to member in need, as directed by the Christian Health Care Newsletter.



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OTHER INFO		
Share Amount Tax Deductible as Donation, or Medical Expense?	Not for individuals, except in Missouri where the amount is deductible from state income taxes. However, all extra donations (such as Extra Blessings) made through the office as a 501(c)(3) ministry are tax deductible.	Not for individuals, except in Missouri where the amount is deductible from state income taxes. However, all extra donations (such as Special Prayer Need) made through the 501(c) (3) ministry are tax deductible.
Extra Sharing Gifts from members	Needs that do not meet the Guidelines may be eligible for publication as Extra Blessings that members may give to.	Needs that do not meet the Guidelines may be eligible for publication as Special Prayer Needs that members may give to.
Balance Needs with Available Sharing Dollars	If all published needs (in a given month) cannot be met, the unpaid needs are simply carried forward to the next month. NOTE: the average time to share (pay) needs is used as a trigger to raise or lower monthly share amounts.	If all needs cannot be met, a prorating method may be used to evenly distribute the burden.
Negotiated discounts by HCSM or member?	MSM and PPO Network	Member, and third party bill negotiators. Discounts on bills are applied towards the initial \$300 unpublishable amount.



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Other programs	Medi-Share 65+ - medical sharing for senior without Medicare Senior Assist – medical sharing for seniors with Medicare Manna – disability sharing Restore – disease and risk reversal HealthyChurch – health & wellness PrayerStream – real time prayer support	Save to Share - for needs above \$250,000; and a sponsorship program for those unable to pay their full monthly share and annual fee. Rapid Response Prayer Team – real time prayer support
Leadership	Board of Directors	Majority of Board of Directors are member elected.
Rules	Member-Directed Guidelines (majority vote)	The board of directors is responsible for guideline changes, though they may take an advisory vote from the membership on certain issues. Also, a member vote is required for monthly share increases.
# of times ministry website states they <u>are not</u> insurance	8 (Page Copy) 2168 (Page Footer)	23
# of times ministry application states they <u>are not</u> insurance	3	5
MINISTRY	Christian Care Ministry (Medi-Share)	Christian Health Care Newsletter
Location	Florida	Illinois
Website	www.MyChristianCare.org	www.samaritanministries.org
FAQ	www.mychristiancare.org/Medi-Share/	http://www.samaritanministries.org/faq/
Phone	800-772-5623	888-268-4377

For additional and updated information, please visit the websites of these medical sharing organizations



