

Welcome to the
healthcare choice
Christians can
believe in.

A guide to the Medi-Share experience



Medi-Share™
Affordable, Biblical Healthcare

What Is Medi-Share?

It's a New Testament Way of Thinking About Healthcare.

Medi-Share is a modern-day version of what the church started back in the book of Acts. The early believers shared each other's burdens and cared for one other in an authentic Christian community where no one was left in need. Medi-Share members come together to share each other's healthcare costs.

It's Not Insurance—It's Christian Healthcare Sharing.

Each month, your share is matched with another's eligible medical bills. Christian Care Ministry facilitates the direct sharing of medical costs between members and provides you with a secure online way to see who you're sharing with. Although there is no guarantee, Medi-Share members have been faithfully sharing each other's medical bills for over 20 years, trusting the Lord to provide in their time of need through the voluntary gifts of other believers. Since 1993, more than \$1.7 billion of member healthcare expenses have been shared and discounted through Medi-Share.

"All the believers were together and had everything in common. They sold property and possessions to give to anyone who had need."

ACTS 2:44-45

It's Much More Than Healthcare.

Besides sharing medical bills, Medi-Share members encourage and pray for each other, supported by an organization that provides health education and promotes biblical living. We give Christians greater opportunities to serve and support one another as Jesus taught.

Medi-Share is Christians Making a Difference.

Medi-Share is a testimony to the world of God's work through the service of His people. When we share our lives and resources to care for one another in Christian community, we not only experience the blessings of His design, we truly reflect the love of His Son—a dynamic, transforming love He can use to change hearts and influence culture.

"And do not forget to do good and to share with others, for with such sacrifices God is pleased."

HEBREWS 13:16



"Five months of chemo, six weeks of daily radiation and then a ten-hour surgery. . . . In total, the bills came to more than \$160,000, and our fellow Medi-Share members shared nearly every cent! I don't know how we could have done it without them."

—Jordan H.

Why Medi-Share?

It's Affordable.

As a Christian healthcare sharing community, Medi-Share offers affordable options that average about half the cost of insurance. Share amounts are based on your choice of one of seven different programs. You'll also enjoy the cost-savings benefits of telehealth doctor consultations and vision and dental discount plans which are offered free of charge through Medi-Share partner providers.

It's Good Stewardship.

With flexible options to fit the needs of virtually any individual or family, and even an incentive available for our healthier members, Medi-Share is sensible stewardship for Christians who don't want to be left alone to pay their medical bills.

It's a God-honoring Choice.

The Affordable Care Act includes a special provision for Healthcare Sharing Ministries, so as a Medi-Share member you will be exempt from any tax penalties. And your healthcare dollars go to help other Christians rather than funding medical choices that are not God honoring—like abortion and the morning-after pill—which many insurance plans are now required to cover.

It's Proven.

Since 1993, Medi-Share members have been caring for one another through medical bill sharing—over \$1.7 billion have been shared and discounted! It's a biblical, proven model for healthcare: more than 250,000 believers across America helping one another in true Christian community.

It's Ministry.

Christian Care Ministry is a not-for-profit ministry where the members make the rules—and their dollars don't pay for procedures or treatments they find objectionable.





"I felt such relief switching over to Medi-Share. I had a clear conscience. I wasn't paying for anything I didn't believe in, I wasn't supporting anything I didn't believe in, I was actually able to stand up for what I believe in and put my money where my faith is." —Francis S.

How to use Medi-Share

- ▶ Select a network provider.
By using a network provider, you will benefit from the savings offered, including discounts for routine services.
- ▶ Show your Medi-Share ID card.
- ▶ Pay only your provider fee of \$35 or \$135 for an emergency room visit at the time of visit.
- ▶ Provider notifies and submits bill to Christian Care Ministry for processing and discounting.
- ▶ Bill is published for sharing, provided it is eligible and the Annual Household Portion (AHP) has been met.
- ▶ Shares from fellow members are used to pay your provider.

Streamlined Processing

Members simply present their ID cards at the time of service and the providers submit the bills for discounting and consideration for sharing. Once the Annual Household Portion has been met, 100% of the eligible bills will be published to the members for sharing.

The Medi-Share Process

Medical Event



You select a Network Provider



You show your Medi-Share ID Card



Provider sends bill to Medi-Share



Provider notifies Medi-Share



Medi-Share negotiates/discounts bill amount



Medi-Share identifies members whose share amounts will pay your medical bills



Medi-Share publishes eligible medical bill for sharing



Medi-Share transfers funds from other members' sharing accounts to your sharing account for payment to providers.



Program Options

Medi-Share provides flexible and convenient options to meet the needs of virtually every individual and family, plus seniors with Medicare parts A & B.

Flexible Share Amounts: Medi-Share's wide variety of share amounts are based on age, size of household, and the program option you choose. Find which one of our seven different program options best fits your family's needs by visiting www.MyChristianCare.org and using the Share Calculator.

What is an Annual Household Portion (AHP)?

The annual amount of eligible medical bills that a household must meet before medical bills will be published for sharing.*

Once you meet your AHP, *all* eligible bills will be published for sharing for the *entire* household. (Not per person or per event.) It is one amount for the entire family for the entire year!

There are seven program options to choose from:

- \$500 **
- \$2,500
- \$7,500
- \$1,250
- \$3,750
- \$10,000
- \$5,000

* Members pay a \$35 provider fee at each office or hospital visit, \$135 for emergency room visits. These fees do not count towards the AHP.

** Only available for members 18-29.

65 or Older? Medi-Share is an affordable, biblical option for Medicare participants

Medi-Share comes alongside Christians who have Medicare Parts A & B, offering you the advantages of Christian community and prayer support while filling in where Medicare doesn't.

Medi-Share members will be there for you to share the portion of your eligible medical bills that Medicare does not pay—including copayments, deductibles, hospitalization, skilled nursing facility care, and out of country urgent care.

Medi-Share is available to seniors with Medicare parts A & B for less than \$100 per month!*

* Available only as an individual membership.

“And pray in the Spirit on all occasions with all kinds of prayers and requests. With this in mind, be alert and always keep on praying for all the saints.” EPHESIANS 6:18

Healthy Living

Christian Care Ministry values a commitment to healthy, biblical living and offers members who meet certain health criteria a “Health Incentive” of up to 20% off their monthly share.

Because healthy living is such an important factor to achieving optimum overall effectiveness for the Kingdom, we also offer personalized health coaching to help those who want to eliminate risk factors and those struggling with diagnosed diseases like heart disease or type 2 diabetes.

Some Medi-Share members with specific health risk factors are required to participate in a Health Partnership program. Health Partners pay an additional \$80 a month until they graduate from the program.

“Once I joined, there were significant changes in just a few months and I dropped a little over 20 lbs. It is such an effective program because of the emphasis on education (through articles and videos), having a clear plan to follow, and a dedicated Christian health coach who is there to encourage and pray with you.”
—Ruben G.



*Find out if you qualify for the health incentive discount!
Visit www.MyChristianCare.org.*

Manna Lost Income Sharing

Short term loss of income due to an illness or injury can be a very distressing time for Christian families, but thousands have found the financial support they need through *Manna*, Medi-Share's lost income sharing option. Whenever you have an eligible need, *Manna* members commit to come together to replace up to 80% of your lost income for up to a year.

It's Simple.

Shares are priced in \$14 units, each of which represents up to \$2,200 of monthly financial assistance. You decide how much of your total earned income (up to 80%) you would need to replace, then choose the corresponding number of units for your monthly share.



Sharing Levels and Costs

Because every family's financial needs are different, *Manna* lets you choose the level that best fits both your budget and your income requirements. (See table.)

Manna Share = Variable Share + Admin Fee				
Units Elected*	Monthly Income Replacement (up to**)	Monthly Variable Share (up to***)	Monthly Admin Fee per Participant	Monthly Manna Share (max)
1	\$2,200	\$14	\$10	\$24
2	\$4,400	\$28	\$10	\$38
3	\$6,600	\$42	\$10	\$52
4	\$8,800	\$56	\$10	\$66
5	\$11,000	\$70	\$10	\$80
6	\$13,200	\$84	\$10	\$94

* Max of 6

** Cannot exceed 80% of total monthly earned income

*** May be less if less needs are submitted for sharing, will not be more as needs are pro-rated

Qualifications

Medi-Share® is based on biblical principles of health and lifestyle. Each adult member must:

- ▶ Have a verifiable Christian testimony indicating a personal relationship with the Lord Jesus Christ and profess the Statement of Faith, attend a fellowship of believers, and regularly and actively support that ministry.
- ▶ Share the conviction that believers are to bear one another's burdens according to Galatians 6:2.
- ▶ Believe the biblical doctrine that our bodies are temples of the Holy Spirit and therefore are to be kept pure. Members must not engage in sex outside of traditional Biblical marriage, which is a union of one man and one woman, and cannot use tobacco or illegal drugs in any form, or abuse legal drugs or alcohol.
- ▶ Be a U.S. citizen or a permanent resident with a visa or green card and Social Security number who lives full time in the United States. Those serving abroad as missionaries may qualify.

Our Statement of Faith

We 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). We believe Jesus is God, in equal standing with the Father and the Holy Spirit (Colossians 1:15-20, 2:9).

We believe the Bible is God's written revelation to man and is verbally inspired, authoritative and without error (2 Timothy 3:16-17).

We 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).

We 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).

We 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).

How to Join

1 Choose your Program and Annual Household Portion

Visit www.MyChristianCare.org and go to the Share Calculator where you'll be asked to enter how many people are applying and the birthday of the oldest person applying. Once you provide this information, you'll see the monthly share amount for each Annual Household Portion level and you can choose the one that best fits your needs.

2 Apply

Simply complete your application online at www.MyChristianCare.org, or fill out the enclosed one and send it along with your \$50 application fee. Or, call (800) 772-5623 to expedite the process by completing a phone application.

** You must read and understand the Guidelines before applying; the most current version of the Guidelines can be found at www.MyChristianCare.org*

3 Medical Questionnaire

Once your application is received, you'll be asked to complete a comprehensive online medical questionnaire. All of the information you provide is confidential and will be available only to Christian Care Ministry in accordance with its published Privacy Policy found at www.MyChristianCare.org.

**Seniors
65 and older with
Medicare parts A&B
have a streamlined
application process
and medical
review!**

4 Open Your Personal Sharing Account

Once you've been approved, you will need to set up your Personal Sharing Account with our financial institution partner, America's Christian Credit Union. It's a simple process we've created to ensure that every sharing transaction is done with utmost transparency, integrity and security.

5 Submit Your First Monthly Share

Once you have set up your account, you will receive your first month's share notice. You can make that payment by phone to begin your membership with your desired start date.

***We'd love to hear from you today! Call us at 800-PSALM 23
(800-772-5623) or visit www.MyChristianCare.org.***

CHRISTIAN CARE MINISTRY PRESENTS

PrayerStream

A worldwide community of
prayer partners at your fingertips



PrayerStream is the free mobile app that brings Christian prayer partners together for timely intercession. Individuals and communities can post general prayer requests and praise reports, and create exclusive prayer groups for members of their family, church, or small group to post in. PrayerStream helps mobilize faith into action both locally and around the world by connecting concerned believers to real needs in real time.



For more information, visit www.PrayerStream.com
or download the app