

# What is Medi-Share?



**Medi-Share** brings together a community of believers who voluntarily share the cost of one another's medical bills. Members choose to share in each other's medical expenses based on member-voted guidelines and God's calling for us to share in each other's burdens.

## Faith-Based Medical Cost Sharing for Christian Homeschool Families

Medi-Share is not "Christian insurance." Rather, it is a [health care sharing program](#) facilitated by the nonprofit organization Christian Care Ministry (CCM). Our community of believers voluntarily comes together to share the cost of one another's medical bills.

Members choose to share in each other's medical expenses based on member-voted guidelines. Although there is no guarantee of sharing, Medi-Share members have faithfully shared each other's medical bills for more than 30 years, trusting the Lord to provide in their time of need through the voluntary gifts of other believers. Since 1993, more than \$8 billion in health care costs have been shared and discounted..

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## Health Care Grounded in Christian Community

Medi-Share is rooted in biblical principles, fostering a strong sense of Christian community. It's not just about sharing medical bills; it's about members praying for each other and promoting a healthy lifestyle both physically and spiritually.

Members experience a deeper connection through Medi-Share, embodying Christ's teachings of mutual support and care. This system stands apart from for-profit insurance companies as it emphasizes spiritual and emotional support alongside financial assistance.

## A Commitment to Christian Values

Medi-Share ensures its guidelines align with Christian values. We offer members a God-honoring choice for health care, combining the practicality of a sharing program with the [values of a Christian community](#). Simply put, we want your health care dollars to contribute to a system that respects biblical beliefs, avoiding support for medical choices that contradict your faith, such as abortion.

## How Medi-Share Works

Members open their own Sharing Accounts with America's Christian Credit Union, contributing their monthly share amount based on factors like age and chosen Annual Household Portion (AHP). This monthly share amount is like a monthly premium you would see in the traditional insurance world, but Medi-Share takes steps to keep the monthly share amounts affordable. Medi-Share's structure allows for sharing of eligible medical bills, including doctors' visits, emergency room fees, and hospitalizations. The process, often called "publishing" the bills, involves the Christian Care Ministry (CCM) facilitating the electronic transfer of funds between members' accounts to share in these expenses.

## Navigating Medical Events

Members have access to an extensive PPO network, which includes +1M medical professionals and facilities across America. By using providers within this network, members can enjoy significant discounts on medical bills, reducing out-of-pocket expenses. The provider fee, whether for a routine checkup, physical, immunizations, or emergency room visits, is deducted from the total bill, with Medi-Share managing the bill-sharing process and the remaining balance.

## Understanding the Annual Household Portion (AHP)

The Annual Household Portion (AHP) is a key aspect of Medi-Share, determining the threshold of eligible medical bills a household must meet before becoming eligible for bill-sharing (Note: Members pay a \$35 provider fee at each office or hospital visit. \$200 for emergency room visits. This fee does not apply to the AHP).

Your AHP applies to your entire household, not per person or event. It is one amount for the entire family for the entire year. There are four different Annual Household Portion options to choose from. Once the AHP is met, eligible medical bills are shared at 100% - no 80/20 or 70/30 co-pays here!

## So When A Medical Event Occurs, You Simply:



Select a network provider from your corresponding PPO network. Our networks also offer Telehealth options so that you can select the right kind of care for your situation.

**NOTE:** Members may select any provider of their choosing, including out-of-network providers, but in doing so, may not benefit from discounting of medical bills as with an in-network provider.)



Show your Member ID card to the provider, and pay your provider fee—a \$35 initial charge for doctor or urgent care visit, and and \$200 for an Emergency Room visit. The doctor's office or hospital sends your bills to Medi-Share directly.



Medi-Share negotiates discounts, an average adjustment of 30–35% by staying in-network. Your Provider Fee of \$35 or \$200 is deducted from the total medical cost.



Medi-Share processes the bills for sharing and notifies you of any amount you must pay directly until you meet your selected Annual Household Portion amount.



Once your AHP is met, all eligible bills will be submitted for sharing among the membership and providers are paid from the sharing accounts. Medi-Share notifies the sharing members of the recipient of their monthly share amount. Share amounts are used to pay providers.

## How Much Does it Cost?

Understanding the cost of participating in Medi-Share is meant to be straightforward and transparent. Each member's monthly contribution, known as the monthly share amount, is tailored to individual circumstances. This amount, which you deposit into your sharing account, primarily depends on two key factors: the age of the oldest person in your household and the Annual Household Portion (AHP) you select.

1. **Age:** The age of the oldest household member plays a significant role in determining your monthly share amount. This pricing aspect recognizes that health care needs and risks can vary with age, and the contribution is adjusted accordingly to reflect this.
2. **Annual Household Portion (AHP):** The AHP plays a similar role to a deductible in traditional health insurance plans. It represents the amount of eligible medical expenses your household needs to meet each year before your bills are shared with the Medi-Share community. Medi-Share offers several AHP options, allowing you to choose a level that best suits your financial situation and health care needs.

This two-pronged approach to pricing ensures that Medi-Share remains an affordable and flexible option for a diverse range of members, from young singles to older families.

## Distinctive Requirements of Medi-Share

Medi-Share differs from health insurance in several ways, particularly in its requirements for membership. These requirements are a core part of the program's Christian foundation and focus on promoting a lifestyle that aligns with biblical principles.

1. **Statement of Faith:** Candidates must affirm their Christian beliefs to qualify for enrollment. Members must agree to a statement of faith that reflects core Christian doctrines. This requirement underscores the program's commitment to fostering a Christian community that shares financial burdens and spiritual values.
2. **Lifestyle Commitments:** Medi-Share members must adhere to a lifestyle that aligns with biblical teachings. This includes abstaining from activities that are harmful to health, such as smoking or excessive drinking. The program encourages preventive care and a healthy lifestyle, recognizing that these practices help individual members and the community by reducing overall medical costs.
3. **Health Incentives:** The program often includes health incentives to encourage members to maintain a [healthy lifestyle](#). These incentives include reduced monthly share amounts for maintaining certain health metrics like blood pressure or weight within recommended ranges. These initiatives align with Medi-Share's emphasis on preventive care and collective responsibility for health. Avoiding a medical condition is better than treating a medical condition.
4. **Mutual Support and Accountability:** Unlike insurance, which is financially driven, Medi-Share encourages members to support each other in more holistic ways. This includes prayer and moral support, especially during medical challenges, fostering a sense of community and shared responsibility beyond financial assistance.
5. **Restrictions on Medical Sharing:** In alignment with its Christian ethos, Medi-Share has [specific guidelines](#) on what medical expenses are eligible for sharing. This often means that medical costs related to practices that don't align with the statement of faith, such as abortion or substance abuse treatment, may not be shared.

### Take the Next Step with Medi-Share

Are you ready to explore a health care path that aligns with your Christian faith and values?

[Join Medi-Share](#) today and be a part of a Christian community that shares more than just medical costs, but also faith, support, and love.