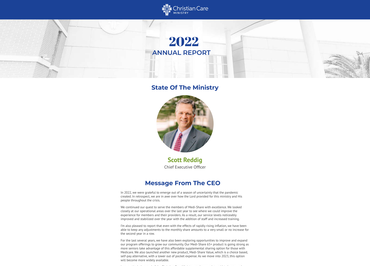
Christian Care Ministry

2022 ANNUAL REPORT

State Of the Ministry



Scott Reddig
Chief Executive Officer

Message From The CEO

In 2022, we were guided by a strange set of a season of uncertainty that the pandemic created in individuals, as we to see over how the year proved for this ministry and its members and participants.

We continued our quest to serve the members of Medi Share with excellence. We stated closely at our operational area over the last year to see where we could improve the experience for our members and participants. We made many adjustments and improved and sustained over the year with the addition of staff and increased training.

I'm also pleased to report that we were able to offset the rapidly rising inflation, we have been able to keep our monthly share amounts the same as it was last year, or no increase for the second year in a row.

For the last several years, we have also been exploring opportunities to improve and expand our Medicare Advantage Program. We have been working with our members who have been some who have advantage of the affordable supplemental dental, vision and hearing benefits from Medicare. We launched another new product, Medi Share Value, which is a Vision, Dental, Hearing and Fitness Program. It is an entry level product, for as low as $15.00 a month, and became more widely available.

I am particularly proud of the Christian Care Ministry employees who provide change and support to our members and participants. We have a very dedicated staff who work very hard to again receive the designation of a "Great Place to Work" for the third year in a row, and we are very proud of our staff and the work they do for our members.

As a ministry of both Medi Share, the highlight of 2022 was undertaking the Supreme Court ruling on the Dobbs case. It was a monumental decision for Christians and for the ministry, and we are very thankful for the outcome.

Our ministry and the Medi Share community have always promoted a culture of life. Our members have agreed to honor, under any circumstance, even in the end of abortion. We also promote and encourage our members to adopt children, and we have a fund that we use to provide adoption grants to family to further toward support for adoption.

For us these are non negotiables that our ministry apart from the world. It's not set on at that our society and the world of healthcare are moving increasingly away from God. We are proud of our stand, and we will continue to stand for the Lord. It is very important for us to continue to offer a healthcare solution that gives glory to God and honors life.

Our Government Affairs team, along with the Alliance of Health Care Sharing Ministries, representing advocates for our right to participate in health care under Christian organizations, continue to work with our legislators in Washington, D.C. to ensure we can continue sharing ministry to receive accomplishment from the independent Healthcare Sharing Ministries exemption.

Technology plays an critical Report for Medi Share. It is an exciting time for a review of financial results and a discussion of initiatives to give members and participants for Christian Care Ministry's continued stewardship and facilitation of the Medi Share program.

Do not be conformed to this world, but be transformed by the renewal of your mind, that by testing you may discern what is the will of God, what is good and acceptable and perfect.

Romans 12:2

We acknowledge that this is a challenging time for Christians as well as a time of great opportunity to continue to show the light of God in the world of healthcare. May all that we do be a reflection of our commitment to Christ and His people.

God Bless You,

Scott Reddig

Nor do people light a lamp and put it under a basket, but on a stand, and it gives light to all in the house. In the same way, let your light shine before others, so that they may see your good works and give glory to your Father who is in heaven.

Matthew 5:15

Accreditation

In 2022 Medi Share was the first faith-care sharing ministry to receive accreditation from the independent Healthcare Sharing Accreditation Board.

This independent panel is dedicated to developing and maintaining standards for healthcare sharing ministry sharing organizations and also offers accreditation to those organizations that meet the standards. Medi Share is aware of mind to their members, the general public, healthcare providers and regulators.

Learn More

Vision

Transforming society through the Biblical model of sharing.

Mission

Connecting people to a Christ-centered community solutions experience based on faith, prayer, and personal responsibility.

Who We Are

Christian Care Ministry is a community of believers, committed to connecting and equipping Christians to share each other's everyday burdens through the sharing programs we offer.

Christian Care Ministry is committed to serving the Christian community with excellence and integrity, using the Bible alone as our foundation. In order to maintain these principles, all employees and members agree to and profess a "Statement of Faith."

Who We Serve

Christian Care Ministry facilitates programs for people who want affordable access to quality health care and a Christian community they can count on.

Sharing Highlights

$1,055,841,472
Total Shared and Discounted in FY 22

$6,984,315,579
Total Shared and Discounted Since 1993

136,016
Total Households as of 6/30/22

A Word From Our Members

"I am so very thankful for the Medi Share family. I have been dealing with Crohn's Disease for many years and I was in a flare-up when I began April of 2020. I have been on chemotherapy for the last 22 months and was expected to stay on it for the rest of my life. I had an emergency life threatening colon resection surgery on November 19, 2021 in which God amazingly spared my life, which means that God has work for me to do yet on this earth.

Even though this journey has been very difficult for my husband and I, God has poured out his grace and blessings on us in so many ways, and we have seen God through this whole journey.

Medi Share has stood with us the whole way, through prayer support, and being an encouragement to us when we needed it during our dark times. We want to say thank you so much for being the hands and feet of Jesus. God bless!"

Marna T.

Fiscal Year 22 Program Updates

Medi-Share 65+

Medi Share 65+, a new and improved supplementary medical bill sharing program for seniors 65 and older, was launched in the fall of 2021 and was in its renewal of 2022. In comparison to other Medicare supplement options on the market, Medi Share 65+ is a more affordable option for seniors. Medi Share 65+ is the first program for seniors during their retirement years that is faith based.

Medi Share 65+ offers members a lower shift of $100 for just $99 a month for ages 65-74 and $125 a month for ages 75 and older and includes inflation protection. Medi Share 65+ also provides access to telehealth, behavioral counseling, and other wellness benefits, prescriptions, and more!

Learn More

Medi-Share VALUE

A more hands-on approach to health care sharing, this new program option is designed for members who want to participate in a health care sharing pricing strategy, rather than their membership in a particular ministry.

Medi Share Value program option is a great fit for those who want more control over their responsibility for healthcare, value price transparency, and prefer a membership with a single ministry. Members will complete a verification process, and receive bills for reimbursement.

The program was launched in a limited area, and will be available statewide in 2023.

Learn More

Outreach and Partnerships

In alignment with Christian Care Ministry's Vision of "Transforming Society Through the Biblical Model of Sharing," Medi Share has formed several strategic partnerships with the intent to serve the Medi Share community.

As Christian Care Ministry, we believe that the strength of our community is not only caring for our members, but also being a light to people in need around us.

CarePortal
Partnership that allows the church to serve the underserved children and families.

mri
Partnership that allows the church to serve the underserved children and families.

SLDN
Partnership that allows the church to serve the underserved children and families.

cchf.org
Partnership that allows the church to serve the underserved children and families.

Learn More

Medi-Share Pastors' Alliance

The Medi Share Pastors' Alliance offers ministry to services and resources for pastors and connects them with other church leaders.

Members participate in an annual "Thriver and Growth Conference" and receive a discounted rate. The conference includes speakers who specialize in pastoral life, mental health challenges pastors are facing, providing encouragement and resources to help pastors and their families.

Through the Medi Share Pastors Alliance members have access to free professional virtual counseling health assessments, as well as three free hour sessions with a pastor.

Pastors and ministerial staff seek support now more than ever so we are of supporting church leaders as they support the Church.

Join Today

Government Affairs

Our Government Affairs team, based in Washington, D.C. is an important tool for our ministry and Medi Share's resources to protect the freedom of our Medi Share members to choose a health care option that works for them.

Government advocacy is about building relationships and trust and we are blessed to be at a place from where we can do just that. Our Government Affairs team, Medi Share experiences, to the work of the Alliance of Healthcare Sharing Ministries, we continue to grow our nationwide influence.

As members of the Alliance we join four other faith care sharing ministries that work together at Federal and State policy issues impacting health care sharing ministries.

Stop Mandating the Repeal E.E.A.T volumes, 1,400 interest offices have received prayer. That includes Congressional Leaders, Senators, Governors, Governors and Attorneys General.

Praying for those in office is one way we can share our faith and encourage our leaders to make a positive impact in our communities and lighten the burden of our leaders.

Project K.E.E.P.

Christian Care Ministry launched a prayer initiative in 2022 called Project K.E.E.P. (Keeping Everyone Safe Day-Night Shift Workers and employees and praying for specific elected officials by name.

Since launching the Project E.E.A.T volumes, 1,400 interest offices have received prayer. That includes Congressional Leaders, Senators, Governors, Governors, U.S. Governors and Attorneys General.

Praying for those in office is one way we can share our faith and encourage our leaders to make a positive impact in our communities and lighten the burden of our leaders.

PROJECT K.E.E.P.
Keeping Everyone Safe Day-Night Shift Workers

Join Today

A Word From Our Members

"Our family can say enough about the team at Medi Share and what they have done through their memoires. From my wife's diagnosis, through her treatment, and ongoing prayers they have gone beyond our imaginations.

They have reached out at every step along the way to ask how they can help us, and we have feel blessed to have found Medi Share and would highly recommend them to everyone. Thank you!"

Chris D.

CCM Employees Give Back at the 5th Annual Day of Sharing

Christian Care Ministry celebrated its 5th Annual Day of Sharing in 2022, with more than 200+ Employees and their families serving organizations in the communities of Brevard County, Florida. Christian Care Ministry's Day of Sharing is a time to "give back" and be a contributor to the Medi Share program.

Employees serve the local community year round as part of the ministry's formalized volunteerism program. They receive up to up to three paid days each year for volunteer service and many use this time to serve local churches, ministries and other charitable organizations.

CEO Scott Reddig shares, "It's a blessing to witness hundreds of employees set aside a Saturday morning to serve our community. Our employees are the heart of our ministry, and we have organizing ministries Gates from Village Profit equipment, which is an organization committed to mobilizing churches to broaden love and communities in the name of Christ. We are very proud of our employees, and we are thankful for the opportunity to bless our community across through the Biblical model of sharing, and ultimately impact the Kingdom of God."

200+ Employees

20+ Organizations Served

A Great Place to Work and a Best Christian Workplace

We are excited that in addition to being certified as a Great Place to Work, Christian Care Ministry was awarded the designation of Best Christian Workplace in 2022 The Best Christian Workplaces Institute measures the "Christ-centeredness" of participants in a with other Christian-led organizations.

GREAT PLACE TO WORK. CERTIFIED

BEST CHRISTIAN WORKPLACE

A Word From Our Members

"My faith in the medical world has been weakened from the first phone conversation until the latest. I've been treated well, with kindness and consideration. I've been prayed for and encouraged. I've been felt and understood. I've been treated like family.

My health coach has been an inspiration and a soft, gentle voice to lift my spirits in this journey. Having a health coach to support us is key when the world wants to give us chemicals and sugar. We need what God intended for our health! What the world manufactured is hurting us."

Carrie S.

"Look to God for what we need, He will provide, and he is working his good work through the representatives at Medi-Share. What a wonderful group!"

Carrie S.

Medi-Share Member Initiatives

Health Partner Program

The Health Partnership Program is designed to provide our members the support and resources they need to avoid the long lasting and happy-go-lucky Gall bladder Healing. 20% of our members are actively engaged with the program to achieve better health. Interaction with a coach, the portal and the app provides information, goal setting, accountability, education and sports action toward improved health.

Active engagement in the program helps make connections between bodily stewardship and health through lifestyle change, leads to advances in metrics, risk factors reduction, and substance abuse and behavioral health improvements.

Completing the program (and keeping our members graduate at approximately a rate of 7%) creates a group of benchmark metrics used to help our members achieve a more physical state in their health. This leads to a decrease in risk that supports the body functioning without symptoms, peace of mind and a healthier outlook for the future.

- Engagement In Program
- Sustainable Lifestyle Change
- Graduation
- Decreased Medical Usage

A Word From Our Members

"Just wanted to say thank you to the Medi-Share community. My wife and I are recently retired, the hard about Medi-Share through a friend of ours. We have been with Medi-Share for 3 years. We have found Medi-Share as one that reveals manners for staying fit and living a healthy lifestyle.

My health numbers were not quite optimal. This is where the program really shines - was another the Health Partnership program. Being encouraged and coached to become more fit is simply amazing. You guys have been a great blessing to us and we thank God for Medi-Share for helping me stop focused and making lifelong changes."

Edward, N.

Prescription Discount Program

Our pharmacy partner, Ferrara, offers members considerable savings on their prescriptions, and facilitates discount for specialty medications for cancer, autoimmune disease, and other conditions through the partnered specialty pharmacy Lumino.

The Pharmacy Management team plus works to save members money by providing medication adherence changes, utilizing patient assistance programs that members may be eligible for as well as working with manufacturers to provide free medication and coupon sharing to cancer manufacturer and patient assistance programs.

Total savings along with the considerable savings our members have experienced with the discounted prescriptions and specialty medications, amounted to more than $21 million over the course of FY22.

Learn More

Medi-Share by the Numbers

$6,984,315,579
Total Shared and Discounted Since 1993

$1,055,841,472
Total Shared and Discounted in FY 22

356,362
Total Members as of 6/30/22

34,455
2022 Total New Members

136,016
2022 Total Households

Breakdown of Sharing

- **$39,673,429** Shared for Births
- **$92,334,099** Shared for Cancer
- **$47,538,624** Shared for Heart Disease
- **1,606,734** Total IBNs Processed
- **1,901,388** Released Calls
- **2,117,542** Outbound Calls

Internal Numbers

$1,816,500 Total Extra Blessings Contributions

$1,602,665 FY22 Extra Blessings Distributions (Includes Giving)

408 Total Adoptions Since 1995

Annual Audited Numbers

Revenue for the year ended June 30, 2022 was $1.014 million as compared to $2.21 million in the previous year. Expenses increased to $2.24 million from $1.5 million and net assets decreased by six years decreased to $9.1 million, while cash and investments net increased decreased by approximately $2.5 million at fiscal year end.

Christian Care Ministry, Inc.
Consolidated Statements of Activities

	6/30/2022	6/30/2021
TOTAL PUBLIC SUPPORT & REVENUE	$18,024,357	$22,083,176
Program Activities	$15,285,005	$19,051,838
General and Administrative	$3,320,620	$2,622,449
TOTAL EXPENSES	$22,605,539	$17,674,277
Change in Unrestricted Net Assets	(4,581,182)	$4,408,899
Unrestricted Net Assets - Beginning of Year	$19,538,489	$17,067,592
	$14,957,307	$21,476,491

Unrestricted Net Assets - End of Year	$73,914,230	$79,136,819

Christian Care Ministry, Inc.

Consolidated Statements of Financial Position

YEARS ENDED	6/30/2022	6/30/2021
ASSETS		
Cash and Cash Equivalents	$22,598,539	$32,077,074
Investments	$45,653,713	$40,238,992
Other Assets	$6,363,432	$5,870,745
Property and Equipment, Net	$14,289,906	$11,129,385
Total Assets	$88,905,590	$89,316,196
LIABILITIES AND NET ASSETS		
Accounts Payable & Accrued Expenses	$13,426,152	$9,009,833
Unearned Revenue	$1,265,208	$569,544
Notes Payable	$300,000	$600,000
Total Liabilities	$14,991,360	$10,179,377
UNRESTRICTED NET ASSETS	$73,914,230	$79,136,819
Total Liabilities & Unrestricted Net Assets	$88,905,590	$89,316,196

Looking Ahead

30 Medi-Share® Three Decades Of Care

It's our birthday! That's right, Christian Care Ministry is turning 30 this year and we're celebrating!

Beginning in our Founder's garage in 1993, Medi-Share was born out of a desire to build a community that modeled the Early Church in the book of Acts in which, "all who believed were together, and had all things in common, and sold their possessions and goods, and divided them among all, as anyone had need."

The past 30 years have been full of moments – some beautiful like the birth of a child, and some difficult like an unplanned diagnosis. Our community is at its best when we are helping one another through the storms and celebrating together in the victories – all of these moments drenched in prayer and sharing.

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Christian Care MINISTRY