



Fiscal Year 2011 Annual Report



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What a year it has been for Christian Care Ministry! As we wrap up the fiscal year in the pages of this report, we first and foremost acknowledge God's hand on the growth and success of this ministry. With all that is going on in the world, we continue to be confident not in what the future holds, but in HE who holds the future!

As our economy continues to ebb and flow in a state of crisis, and many Americans struggle to adjust to new realities, we are happy to report that Christian Care Ministry's membership and programs have experienced significant growth. We believe this can be directly attributed to Christian families coming to a realization that placing faith in the "world's system" often has devastating consequences. Instead, more Christians are seeking out the practical, Bible-based concept of healthcare sharing. And there's never been a better time to be a member, as you will see in the pages of this Annual Report.

As all our members should know by now, membership in a healthcare sharing ministry like Medi-Share, exempts you from the mandate that you purchase health insurance by 2014. Will the law still be in place then? There's no way to know—what we do know is that the shaky foundation that the current healthcare system is based on is at risk of crumbling and costing Americans more and more. That's why we are even more committed than ever to delivering an exceptional member experience, and doing all things through Him who strengthens us!

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 willingly CHOOSE 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. I think the whole country would greatly benefit if our health care system took some tips from this program. A lot of wasted medical procedures and appointments are eliminated because one has to think before consuming and take personal responsibility for the health issues they can control. Thank you Medi-Share for giving my family some security we can believe in! —Michelle H., MN



State of Healthcare

According to the 2009 census, there are more than 14 million unemployed Americans and over 50 million Americans have no health insurance according to the 2009 census data. That same census data reflects over 30% of Americans use government healthcare. (<http://www.census.gov/prod/2010pubs/p60-238.pdf>)

The news for those covered by employer health insurance isn't much better. According to the Kaiser Family Foundation, the average annual premiums for employer-sponsored health insurance in 2011 are \$5,429 for single coverage and \$15,073 for family coverage. Compared to 2010, premiums for single coverage are 8% higher and premiums for family coverage are 9% higher. The 9% growth rate in family premiums for 2011 is significantly higher than the 3% growth rate in 2010. Since 2001, average premiums for family coverage have increased 113%. The worker contribution has increased 131% since 2001. (<http://ehbs.kff.org/pdf/8226.pdf>)

As the politicians continue to use healthcare reform as a pawn in the wider political debate that will come to a head in November 2012, we are carefully monitoring the situation and how it will impact members of healthcare sharing ministries. Through the Alliance of Health Care Sharing Ministries (www.healthcaresharing.org), we are lobbying representatives/states regarding enacting "safe harbor" provisions in the state insurance codes and have been successful in sixteen states. These states now recognize that health care sharing ministries do not constitute the transaction of insurance business in their state for the purposes of regulation and will explicitly exempt them from the state insurance code.

We continue to believe that healthcare sharing ministry members should be exempt from any federal requirements that mandate purchasing health insurance. We are a viable alternative for the Christian community and we will fight for the right to continue providing this healthcare solution for our membership.

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State of the Ministry

And here's the best part—over \$58 million in medical bills were discounted and shared by the members!

Considering the nation's dismal statistics, you might assume that we, too, would be implementing share increases. We are pleased to tell you that is not the case. The monthly share amounts have remained stable since January 2010. In the 2010/2011 fiscal year, over 98,000 medical bills were processed. More than 76,000 bills were discounted through use of the PPO and program discounts. And here's the best part—over \$58 million in medical bills were discounted and shared by the members! \$58 million!

Ministry Growth and New Programs

The ministry is experiencing some tremendous growth—on average, over 680 applications were received each month. The ministry added 4,800 new households this fiscal year, putting us at over 43,000 members. And over 300 babies were born into membership!

680 applications received monthly
4,800 new households added
43,000 total members
300 babies born

In the past, our membership remained relatively consistent because as new members would come in, we would also lose members—some of whom left Medi-Share when they reached Medicare age. Now, with Senior Assist, our members with Medicare can continue sharing their medical bills with other believers, and those that don't qualify for Medicare (mainly pastors who opted out of Social Security) can also continue sharing.

PrayerStream

We're excited to announce that our new PrayerStream web app has launched! It's available today online, on Facebook, and it will soon be available as a phone or iPad app. PrayerStream brings Christians together to share prayer requests and praise reports, encourage each other, and stay connected. PrayerStream is great for churches and ministries, but also for your personal use—to stay prayerfully connected with your small group, your fellow homeschooling moms, even the praise team!



Instant prayer and praise connection—24/7. Bringing your prayers and the world together. Check it out at facebook.com/PrayerStream

Rejoice always, pray continually, give thanks in all circumstances; for this is God's will for you in Christ Jesus. 1 Thessalonians 5:16-18



Financial Results

Our financial results, presented here in summary format, were audited by the National Auditing Firm of Carr, Riggs & Ingram, LLC and received a clean opinion. Revenue for the year-ended June 30, 2011 was \$15.6 million as compared to \$14.2 million in the previous year. Membership continues to increase in the Medi-Share program with 14,528 households on June 30, 2011 up from 12,361 households on June 30, 2010. The CCM staff worked hard at reducing the administrative portion per household with a decrease of over \$10 per household.

Expenses increased to \$15.1 million from \$12.9 million but still resulted in a surplus of \$.21 million, increasing cash-on-hand to approximately \$2.1 million at fiscal year-end, or approximately six weeks' of expenses.

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Christian Care Ministry, Inc. Statements of Activities (000's)

	Year Ended 6/30/11	2010
REVENUE	\$15,630	\$ 14,171
EXPENSES:		
Program Services	13,097	10,871
General and Administrative	2,006	1,981
Total Expenses	15,103	12,851
Change in Net Assets (surplus)	213	1,320
Net Assets, Beginning of Year	341	(979)
Net Assets, End of Year	\$554	\$ 341

Christian Care Ministry, Inc. Statements of Financial Position (000's)

	Year Ended 6/30/11	2010
Current Assets:		
Cash and Cash Equivalents	\$2,096	\$1,464
Other Current Assets	154	202
Total Current Assets	2,250	1,666
Long-term Assets	682	1,215
Total Assets	\$2,932	\$2,881
LIABILITIES AND NET ASSETS:		
Current Liabilities:		
Accounts Payable	\$416	\$486
Accrued Expenses	647	538
Other Current Liabilities	258	315
Total Current Liabilities	1,321	1,339
Long-term Liabilities	1,056	1,201
Net Assets	554	341
Total Liabilities and Net Assets	\$2,932	\$2,881

Thus far, our entire experience with Christian Care Ministry has exceeded my expectations. My hope is that for each of the members, we would be able to take note of the exceptional service set and mimic this in our own business. It is one thing to minister with in your network of friends, family and close community, but when you take this and put it in the work place and our day in day out business dealings (for instance paying for your cell phone, going to the grocery store, day care, school/college, whatever!!). The simple question asked, "Is there anything I may pray with you about today?" —that is bringing the Kingdom right smack dab into "real life". We are blessed to be a part of this network and are grateful for the obedience to those who serve with in it. —Stacy

Full audited financial statements and a list of all guideline changes can always be accessed by members on our website or by request.



From the President



When I view the progress of the ministry in the pages of this Annual Report, I tend to reflect on my personal journey and all that God has orchestrated to bring me here at this time. It is a privilege to serve the body of Christ as President of CCM on a personal, as well as professional level. I am grateful for the opportunity and consistently looking for ways that we can reach more Christians while always reflecting Christ's love and compassion.

Below you will find testimonies from our members. What a blessing to see how Medi-Share members are being impacted by this program, and more importantly, each other. Thank you for all you do! I pray this next year brings you peace, joy and prosperity!

Tony Meggs, President

When I first started the Restore program I was very unsure how it was going to work and how it would be to be under a coach. I thought it would be a lot of do this, don't eat this stay under so many calories or you'll get a finger shook in your face. I want to tell you it was nothing like I thought. My coach was the best cheerleader and leader ever! Each week, without condemnation and reprimanding, she ENCOURAGED me to make better choices with my life. Sometimes our talks were a lot about how to handle life's problems thru Christ and then touches of how the weight loss was. She steered me and educated me in so many mistakes of my food choices. I am becoming healthier and continuing on this new way of eating. With hers and God's help I have lost 24 lbs., dropped 70 points on cholesterol and have graduated from the restore program. A big THANK YOU to Restore and our coach. I would happily recommend it to anyone! Thank you Restore! —Lori

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 completely trust and depend on the integrity of this fine group The bonus for me is their commitment to Christ and a healthy lifestyle. If Jesus were living today, I think this is what He 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

Last year I was diagnosed with endometrial cancer, just a year after my mother died of cervical cancer. Needless to say, I was scared. I called Medi-Share right away to find out what my options were, and was so thankful for the compassion they showed as they guided me through the process of choosing treatment, finding a doctor, and dealing with all the bills. What a blessing that they also prayed with me whenever I called! To date over \$72,000 in medical bills have been shared, for which I thank God. We could never have covered these costs on our own without selling our home. Medi-Share has been a great blessing in our household! —Karen G., WI



Medi-Share 2.0 Changes to Guidelines

Section	Title	Change	Effective Date
III. H.	Qualifications for Participation	VISA clarification	11/1/10
VIII. A.	Conditions Not Shared by Participants	Pre-Existing Medical Conditions	11/1/10
VIII. D.	Conditions Not Shared by Participants	Healthcare Reform	11/1/10
VIII. E.	Conditions Not Shared by Participants	Congenital	11/1/10
VIII. F.	Conditions Not Shared by Participants	Heart/Cardiac Catheterization	11/1/10
VIII. F.	Conditions Not Shared by Participants	Surgery for preventative purposes	11/1/10
VIII. F.	Conditions Not Shared by Participants	Cardiac rehab	11/1/10
VIII. F.	Conditions Not Shared by Participants	Acts of War/AIDS clarification	11/1/10
X. B.	Appeals	Rearranged for clarification	11/1/10
III. E.	Qualifications for Participation	65 Year olds	3/1/11
IV. E.	Medi-Share Program Options	65 Year olds	3/1/11
VII. F.	Conditions Shared by Participants	65 Year olds	3/1/11
VIII. C.	Conditions Not Shared by Participants	Weight Gain	3/1/11
VIII. E.	Conditions Not Shared by Participants	Injections for back pain	3/1/11
VIII. F.	Conditions Not Shared by Participants	Acts of War	3/1/11
IX. A.	Maternity	Eligibility	3/1/11
XII. A.	Medi-Share is Secondary to Other Sources	Medicare/Medicaid	3/1/11
I.	Medi-Share Standards and Purpose	No Ministry or Participant Liability	5/11/11
III. I.	Qualifications for Membership	Health Partnerships	5/11/11
IV. B.	Medi-Share Program Options	Provider Fee	5/11/11
V. B.	What is Expected of Participants	Monthly Share Notice	5/11/11
VI.	Pre-Notification	Pre-Notification	5/11/11
VII. B.	Bills Shared By Participants	65 Year olds	5/11/11
VIII. F.	Conditions Not Shared by Participants	Ineligible for sharing	5/11/11
VIII. G.	Conditions Not Shared by Participants	Related Conditions	5/11/11
III. F.	Qualifications for Participation	Application Review	6/1/11
VII. D.	Bills Shared By Participants	First Month	6/1/11
VIII. A.	Conditions Not Shared by Participants	Pre-Existing	6/1/11
IX. E.	Maternity	Newborn Status	6/1/11
XI. D.	The Preferred Provider Organization	Penalty Waivers	6/1/11
XII. A.	Medi-Share is Secondary to Other Sources	Sports or other activity insurance	6/1/11
XII. B.	Medi-Share is Secondary to Other Sources	Injury on property	6/1/11



Medi-Share 1.0 Changes to Guidelines

Section	Title	Change	Effective Date
III. H.	Qualifications for Participation	VISA Requirements	11/1/10
VIII. A.	Needs Not Shared by Participants	Pre-Existing Conditions	11/1/10
VIII. E.	Needs Not Shared by Participants	Healthcare reform	11/1/10
VIII. F.	Needs Not Shared by Participants	Surgery for preventive purposes	11/1/10
VIII. F.	Needs Not Shared by Participants	Congenital	11/1/10
VIII. F.	Needs Not Shared by Participants	Cardiac Rehab	11/1/10
VIII. F.	Needs Not Shared by Participants	Occupational Therapy	11/1/10
VIII. I.	Needs Not Shared by Participants	Heart/Cardiac Catheterization	11/1/10
X. A.	Appeals	How to Appeal	11/1/10
III. E.	Qualifications for Participation	65 years of age	3/1/11
IX. A.	Maternity	Eligibility	3/1/11
VIII. C.	Needs Not Shared by Participants	Weight Gain	3/1/11
VIII. D.	Needs Not Shared by Participants	Eligibility	3/1/11
VIII. F.	Needs Not Shared by Participants	Injections for back pain	3/1/11
VIII. F.	Needs Not Shared by Participants	Coding	3/1/11
VIII. F.	Needs Not Shared by Participants	Acts of war	3/1/11
XII. A.	Medi-Share is Secondary to Other Sources	Medicare/Medicaid	3/1/11
I. B.	Medi-Share Standards and Purpose	No Ministry or Other Participant Liability	5/11/11
III. I.	Qualifications for Membership	Health Partnerships	5/11/11
V. A.	What is Expected of Participants?	Monthly Share Notice	5/11/11
VIII. G.	Conditions Not Shared by Participants	Related Conditions	5/11/11
VIII. I.	Conditions Not Shared by Participants	Eligibility	5/11/11
III. F.	Qualifications for Participation	Application Review	6/1/11
IX. E.	Maternity	Newborn Status	6/1/11
VII. D.	Bills Shared by Participants	First Month	6/1/11
VIII. A.	Conditions Not Shared by Participants	Pre-Existing Conditions	6/1/11
XI. D.	The Preferred Provider Organization (PPO)	Penalty Waivers	6/1/11
XII. A.	Medi-Share is Secondary to Other Sources	Sports or other activity insurance	6/1/11
XII. B.	Medi-Share is Secondary to Other Sources	Injury on property	6/1/11