



Medi-Share, a Bible-based Healthcare option

Christian Care Ministry, Inc. ("CCM") is a 501(c)3 not-for-profit ministry with a mission of "Helping Christians Help One Another." Through CCM's **Medi-Share**® program, Christians come together to share their medical bills on a voluntary basis. Participation in the Medi-Share program allows our members to care for each other, following the biblical mandates of Galatians 6:2 and Hebrews 13:16.

Carry each other's burdens, and in this way you will fulfill the law of Christ. Galatians 6:2

And do not forget to do good and to share with others, for with such sacrifices God is pleased. Hebrews 13:16

There are approximately 100,000 Christians nationwide that belong to sharing ministries like Medi-Share, which has about 40,000 members. "We've been around 16 years and in the process we've shared almost \$450 million worth of bills. So clearly there's a history of reliability," Baldwin, President of Christian Care Ministry, states. "But on the other hand, it's really Christians putting their faith in God to provide through their fellow Christians."

Medi-Share is NOT insurance

Medi-Share brings Christians together to share medical bills with one another. The key here is that medical needs are SHARED among members and payments are not guaranteed, as is the case with insurance. However, despite the lack of a guarantee, members have faithfully taken care of one another for more than 16 years now.

How Does it Work?

To participate in Medi-Share, members must be Christians who adhere to the biblical principals of health and lifestyle. Medi-Share members have the option of choosing from several programs, which differ in the amount of the Annual Household Portion (AHP) for each calendar year - \$500, \$1250, \$2500, \$3750, \$5000, \$7500 or \$10,000. Monthly share amounts vary by the AHP level and by the number and age of participants. When a member has an eligible medical need (based on the member-voted guidelines), it is submitted for consideration for sharing.

Bill Sharing

Once a bill has been determined eligible for sharing, it is submitted to the Member Share Exchange ("MSE") to complete the sharing process. The MSE is software developed by CCM which matches specific members' gifts to a specific medical need submitted by another member. During the matching process, the MSE publishes the pairing of members' matched shares to the member who submitted the share. This is published on the members-only section of the Medi-Share web site. Members are encouraged to pray for other members with needs, as well as send them notes of encouragement.

Other Programs

Medi-Share members also benefit from the Health Initiatives, or wellness, resources offered at CCM, including access to a team of health professionals who answer health-related questions and provide many options for achieving optimal health, fitness, and performance. The Health Initiatives Department administers the **Restore** program which teams up participants with a health consultant to achieve specific health and performance goals through individually-tailored programs. Restore is offered to the general public, as well as Medi-Share members. For more information, visit www.restorenow.org.

Members can also choose to participate in **Manna** Christian Disability Sharing where participants may share in the cost of replacing lost income due to a disabling event. Up to 80% of income lost is shared for up to 9 months/12 months for cancer. As with Medi-Share, Manna is not insurance. For more information, visit www.mannacds.org.

Member Testimonials

“It’s not an insurance company, it’s a network of caring Christians who share each other’s medical expenses. And it works. Dealing with the hospital, with doctors, invoices, payments, the whole experience has been painless. Best of all, Medi-Share is a not-for-profit company, so more of the community’s shared funds can go to help people in need.” *S.T.*

“The accident left me a quadriplegic with one eye. I can never thank my fellow Medi-Share members enough for the \$500,000 worth of financial gifts they contributed to my recovery. The cost of my hospitalization and subsequent therapy was staggering, yet I never had to worry about how I was going to pay my bills. The members supported me in other ways as well. I received literally hundreds of cards and letters. My husband read them to me and they were all filled with inspiring messages of God's love and petitions of prayer on my behalf. Those letters truly touched my heart and lifted my spirit when I was at my lowest. I thank the members of Medi-Share and the loving staff at CCM for showing me God's love and buoying me up financially, emotionally and spiritually during a very difficult time in my life.”
F.B.

“God has used this program to change my life! This program has been used by the Lord to give me back strength, breath, focus, energy, healthy eating habits, and has drawn me away from sinful, unhealthy eating habits.” *J.W.*

“For 25 years I lived a healthy lifestyle, yet recently I was diagnosed with additional cancer being riddled throughout my body. I thank God for Manna and its members because through our Heavenly Father’s hands, I am literally being carried 100%. All my overhead bills are being paid through Manna members!”
J.S.

For more information or to schedule an interview, contact:

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