



From time to time, the guidelines are modified to reflect member voted changes, or changes approved by the Board or Steering Committee. This list reflects changes made since the latest printed version of the Medi-Share guidelines (dated January 1, 2010). Please note that the current guidelines can always be found online at www.mychristiancare.org.

**Medi-Share 2.0 Guidelines Changes, effective April 1, 2010
(new or replacement text in right column)**

Section III. Qualifications for Membership, A. Christian Testimony	
<p><i>Change from:</i> A child on a Family Membership and a Member parent must certify to CCM within 30 days after the child reaches the age of 18 that the child understands and lives by the lifestyle requirements for membership. If certification is not received by the due date, the child's membership will be terminated and only medical bills that were incurred prior to the child's 18th birthday will be considered for sharing.</p>	<p><i>Change to:</i> A child on a Family Membership and a Member parent must certify to CCM within 60 days after the child reaches the age of 18 that the child understands and lives by the lifestyle requirements for membership. If certification is not received by the due date, the child's membership will be terminated and only medical bills that were incurred prior to the child's 18th birthday will be considered for sharing.</p>
Updated on web guidelines: 4/1/10	Approved by Steering Committee, 3/15/10

Section III. Qualifications For Membership, B. Spouse and Children	
<p><i>Change from:</i> An applicant's spouse and biological children for whom they are legally responsible can be included in a Family Membership if they otherwise meet membership qualifications. Application can also be made for legally adopted children, for children in legal custody whose adoption is pending or for children for whom full legal custody and/or guardianship has been awarded to the Member. Applicants and Members who wish to have non-biological children considered for inclusion in the Family Membership must provide a comprehensive medical history and physical examination performed by a U.S. licensed medical doctor along with the results of all indicated laboratory studies. These examinations must have been performed within two years of application. Children who were adopted more than three years prior to application for Medi-Share and have resided continuously in the U.S. with the adoptive parents are exempt from this requirement.</p>	<p><i>Change to:</i> An applicant's spouse and biological children for whom they are legally responsible can be included in a Family Membership if they otherwise meet membership qualifications. Application can also be made for legally adopted children, for children in legal custody whose adoption is pending or for children for whom full legal custody and/or guardianship has been awarded to the Member. Applicants and Members who wish to have non-biological children considered for inclusion in the Family Membership must provide a comprehensive medical history and physical examination performed by a U.S. licensed medical doctor along with the results of all indicated laboratory studies. These examinations must have been performed within two years of application. Children who were adopted more than three years prior to application for Medi-Share and have resided continuously in the U.S. with the adoptive parents are exempt from this requirement.</p> <p>A new spouse must apply and qualify to be added as a Member (application at www.mychristiancare.org).</p> <ul style="list-style-type: none"> • If the application is submitted prior to the marriage date, once approved, the membership will begin on the marriage date. Standard sharing limitations for new members apply (see Section VII. D.). However, a pregnancy that occurs at any time on or after the marriage date will be considered for sharing pursuant to Section IX. • If the application is submitted after the marriage date but within



	<p>thirty days of that marriage date, once approved, standard sharing limitations for new members shall apply (see Section VII. D.) with the sharing start date to be the first day of the month following such approval. However, a pregnancy that occurs at any time including on the marriage date or thereafter will be considered for sharing pursuant to Section IX if the application is approved.</p> <ul style="list-style-type: none"> • If the application is not submitted before or within thirty days of the marriage date, standard sharing limitations for new members apply (see Section VII. D.) and there will be no exception for maternity that occurs before the membership date.
Updated on web guidelines: 4/1/10	Approved by Steering Committee, 3/15/10

Section IV. Medi-Share Program Options, E. Membership Milestones	
<p><i>Change from:</i></p> <p>2. Marriage/Divorce</p> <ul style="list-style-type: none"> • Marriage - Spouse must apply and qualify to be added as a Member (application at www.mychristiancare.org). • Divorce – Member should contact Member Services for information on membership options. • Member on \$500 AHP marries and would like to add spouse and/or child – If spouse and/or child becomes Member, AHP must be changed. 	<p><i>Change to:</i></p> <p>2. Marriage/Divorce</p> <ul style="list-style-type: none"> • Marriage - Spouse must apply and qualify to be added as a Member (application at www.mychristiancare.org). <p>The application can be submitted before or after the marriage; however, there are advantages to applying prior to or within thirty days of the marriage date. (See Section III. B.).</p> <ul style="list-style-type: none"> • Divorce – Member should contact Member Services for information on membership options. • Member on \$500 AHP marries and would like to add spouse and/or child – If spouse and/or child becomes Member, AHP must be changed.
Updated on web guidelines: 4/1/10	Approved by Steering Committee, 3/15/10



Section V. What is Expected of Members , E. Termination	
<p><i>Change from:</i> If a Monthly Share is two months overdue, the Medi-Share membership will be terminated and medical bills incurred during those two months are not eligible for sharing. For their convenience, many Members have their Monthly Share automatically deposited in their sharing account by electronic funds transfer (EFT). For enrollment information, Members can download the <u>EFT form</u> from the website at www.mychristiancare.org , or contact Member Services at (800) 264-2562.</p>	<p><i>Change to:</i> If a Monthly Share is more than two months overdue, the Medi-Share membership will be terminated. The effective date of the termination will be the last day of the month for which the last Monthly Share payment was made. Medical bills with a date of service after that date are not eligible for sharing.</p> <p>A Medi-Share member may bring his or her membership to current status at any time prior to the passing of two months from the due date of his or her last Monthly Share by depositing each Monthly Share and Extra Blessing late fee amount then due by such date. In that case, medical bills incurred during that time period may be submitted for consideration of sharing.</p>
Updated on web guidelines: 4/1/10	Approved by Steering Committee, 3/15/10

Section VII. Bills Shared by Members, E. Adoption	
<p><i>Change from:</i> Up to two adoption events can be shared per Member Household. Sharing is limited to the amounts in the chart below; however, the AHP does not have to be met for sharing to occur. The adopted child(ren) cannot be related to the Member or spouse by blood or marriage. The first event is eligible only after the Member has shared faithfully at a level set for two or more persons for 24 continuous months prior to the adoption becoming final; the second event is eligible after a minimum of 12 additional months of like faithful sharing. The sharing of adoption expenses does not imply that a child automatically qualifies for Medi-Share Family Membership (see Section III. B.). Members may apply to Extra Blessings Gifts (see Section VII. G.) for monetary assistance for the adoption events that are not eligible for sharing.</p>	<p><i>Change to:</i> Up to two adoption events can be shared per Member Household. Sharing is limited to the amounts in the chart below; however, the AHP does not have to be met for sharing to occur. The adopted child(ren) cannot be related to the Member or spouse by blood or marriage. The first event is eligible only after the Member has shared faithfully at a level set for two or more persons for 24 continuous months prior to the adoption becoming final; the second event is eligible after a minimum of 12 additional months of like faithful sharing. The sharing of adoption expenses does not imply that a child automatically qualifies for Medi-Share Family Membership (see Section III. B.). Members may apply to Extra Blessings Gifts (see Section VII. G.) for monetary assistance for the adoption events that are not eligible for sharing provided the shared faithfully levels above have been met and the Extra Blessings amount cannot exceed the original adoption sharing limit per program.</p>
Updated on web guidelines: 4/1/10	Approved by Steering Committee, 3/15/10



Section VIII. Conditions Not Shared by Members , A. Pre-Existing Medical Conditions	
<i>Change from:</i> Medical bills for diagnosis or treatment of a pre-existing medical condition, which is defined as treatment, diagnosis, symptoms or medication for the condition prior to membership, will be eligible for sharing as follows:	<i>Change to:</i> Medical bills for diagnosis or treatment for a noncongenital pre-existing medical condition, which is defined as treatment, diagnosis, symptoms or medication for the condition prior to membership, will be eligible for sharing as follows:
Updated on web guidelines: 4/1/10	Approved by Steering Committee, 3/15/10

Section IX. Maternity , A. Eligibility for Sharing	
<i>Change from:</i> Except as otherwise stated in Section IX. F., for maternity expenses to be considered for sharing there must have been faithful sharing for the mother from the month of conception through the month of delivery and the delivery must have been performed by an M.D., a D.O. or a midwife licensed, certified or registered in the state of delivery.	<i>Change to:</i> Except as otherwise stated in Section IX. F., for maternity expenses to be considered for sharing there must have been faithful sharing for the mother from the month of conception through the month of delivery and the delivery must have been performed by an M.D., a D.O. or a midwife licensed, certified or registered in the state of delivery. As outlined in Section XII. Part A. Members Entitled to Insurance or Other Benefits, if a Member has insurance or is eligible/qualified for other benefits such as Medicaid or any other resources designed to pay all or part of the medical bill(s), the Member must cooperate fully with Medi-Share in qualifying for such payments. In the absence of such cooperation, the medical bill(s) will not be shared.
Updated on web guidelines: 4/1/10	Approved by Steering Committee, 3/15/10