With six months now under my belt, I wanted to share what I have learned and appreciate about the Medi-Share program, the employees that support this program, as well as our membership community.

I do have a “numbers” background, having trained as an actuary in the property and casualty insurance industry, and serving as both chief actuary and chief operating officer in my past. So it probably won’t surprise you that my priority is making sure that your Medi-Share program is on a firm financial foundation. Most importantly, let me emphasize that we, the employees who manage Medi-Share, think of ourselves as the “good stewards” of your program.

As such, we have an obligation to ensure that we are continually running Medi-Share as efficiently and effectively as we can. That means making sure we keep our expenses down, that the bills the membership agrees it should pay for are paid, and, lastly, provide you the members with a good return for your sharing dollars. We are making strides in all these areas, and I am confident that in the next 1-2 years, we will be financially stronger and more efficient, increasing the value of Medi-Share for our members even more.

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But the “numbers” are really only part of the story. What I am really inspired by are the people and “God” parts of the Medi-Share story. First, please know the staff members who serve you are committed to doing so with excellence and I witness that daily. I’ve also heard story after story from employees who are convinced that God called them here. Prayers around the ministry are frequent and Spirit-led,

Get to Know the CEO

Education
The Ohio State University (1987)

Work Experience
• 31 years of experience in the property & casualty insurance industry, serving as Chief Actuary with three different companies and Chief Operating Officer for one
• Former COO for Guide One Insurance, one of the largest insurers of churches in the country

Family
Married to Beth for 32 years, three adult children (Luke- 26, Shelby- 24, Noah- 23)

Hobbies & Interests
Travel, Skiing & Hiking (mostly in Colorado), Golf, Tennis & Racquetball, Cleveland & Ohio State sports fanatic

Favorite Bible Passage
Matthew 6:25-34

(continued on the next page)
and that is something I never experienced in secular business organizations. It is also the “it” factor that I believe is the key to the success of the program.

Our spiritual health is so important that I knew right away I needed a Spiritual Director to walk alongside the leadership team to give us counsel. After months of searching, we prayerfully selected a longtime employee, Pastor Jerry Lawrence, to serve in this role. Pastor Jerry has worked at the ministry since 2003 in our Finance Department, most recently as VP of Medi-Share Finance, a role he continues as we move forward. He is deeply committed to the Medi-Share program and members, and has a true love for the employees.

**I believe we have the makings of something very special in the Medi-Share program and in the workforce that supports it.**

Big picture…I believe we have the makings of something very special in the Medi-Share program and in the workforce that supports it. Both are authentic Christian communities helping one another, and demonstrating that Christ’s call to love one another and to live as He encouraged us is a model, dare I say a “business model,” for sharing health care needs that isn’t insurance–it’s better than insurance. It is also a model for the workplace that doesn’t just make this a “great place to work,” but it’s simply the way the workplace ought to be. I think that makes the New Testament the best business literature on the market!

On behalf of all of us, thank you for letting us be part of your Medi-Share story!

May God richly bless you,

Scott Reddig
CEO, Christian Care Ministry
Most Americans do not have sufficient savings to meet their day-to-day expenses for a few months if they suffer a debilitating injury or unexpected illness. How long could you manage if you suffered the loss of your earnings because you were ill or injured?

It would be nice if your bills were put on hold when you’re out of work recuperating, but that’s not how life goes. Just the opposite, it can seem as though the bills pile up faster when you have no means to pay them.

Early on in our ministry, we recognized the need of our members to protect their income in the event of a significant medical event. An idea for a solution arose: follow the same biblical concept of the early Church as described in Acts 2:42-47.

Using Medi-Share as a model, Manna was created in 2005 to address income replacement. From its modest beginnings, Manna has grown and millions of dollars have been shared by Manna members each year, filling in the income gap until members are able to return to work. Participation is affordable, as members have a variable share cost that is based on actual approved needs that are submitted each month. Members are also able to select the amount of income they want replaced.

Manna membership is just one more way that you can have peace of mind knowing your family and your finances are protected during a time of injury or illness.

A Lifeline in Times of Need

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Learn more about Manna disability sharing today.

When I joined Manna years ago, I really had no intention of ever needing it. But then an issue with my shoulder had become so serious that it was obvious I could not avoid surgery. I knew I had Manna and began the process of sharing our need. We received checks right on time, both according to our need and according to Manna guidelines; it was all God arranging and setting up a way for other Christians to know our need and join together to meet that need. How cool is that! To God be the Glory.

– RICK G.
Member Meet-Ups

Medi-Share is a community of believers committed to caring for each other in a unique way. Over 400,000 strong, each member of our community matters. You are the reason Medi-Share exists.

We recently brought some members together for a time of fellowship at Member Meet-Ups in Orlando, FL and Colorado Springs, CO.

Highlighting both evenings was a member sharing their personal story of how their major medical need was met by fellow members, several of whom attended and connected directly with the person they shared with. What a powerful way to see sharing come to life!

Legacy members (Medi-Share members for more than 10 years) were also recognized for their commitment to share one another’s burdens. The evening was a true blessing for all who attended as they forged new relationships and heard from other Medi-Share members who were directly impacted by the sharing of fellow members.

I truly appreciate the faithfulness of Medi-Share employees and was very pleased to hear that they pray often without stopping. Thank you.

May God continue to greatly and abundantly bless the people of Medi-Share, and this ministry! Hearing the testimony [of other members] is very valuable as well for newcomers to the ministry of healthcare sharing.

Here are some comments from Medi-Share members who attended:

“I truly appreciate the faithfulness of Medi-Share employees and was very pleased to hear that they pray often without stopping. Thank you.”

“May God continue to greatly and abundantly bless the people of Medi-Share, and this ministry! Hearing the testimony [of other members] is very valuable as well for newcomers to the ministry of healthcare sharing.”
Healthcare laws in our nation are ever changing. Today, more than ever, it is important to stand together for the protection and growth of healthcare sharing ministries.

One appeal of healthcare sharing is that it allows people of similar faith to share each other’s medical bills. A true community of sharing, with one mission, shared with more than 400,000 believers.

The strength of community can be leveraged with elected officials by letting them know about the value and benefits of belonging to our unique sharing ministry.

From time to time, members of Medi-Share may be asked to participate in a “grassroots” campaign to reach out to their elected officials.

Here are three helpful tips to get you started:

1. Tell Your Story
   During a grassroots campaign, we will give you helpful information about the issues and what to ask your elected officials. Including your personal Medi-Share story—whether it’s about cost savings or the power of prayer—can be the difference that changes their hearts and minds.

2. Act Promptly
   It may look like an email that can wait, but most legislative action requires immediate response because of how fast legislation moves. So if you receive an email asking for your help, please try and respond within 24 hours.

3. Join the List
   If you make a call, ask the legislative assistant to put your name down in opposition or support of the legislation in question.

Your actions will help keep our community viable, relevant, and thriving as we work together for successful and collaborative legislative results. Our government relations team will keep working to ensure that healthcare in our nation includes options for people who want to practice their faith through healthcare sharing.
Christian Care Ministry will host its second annual Day of Sharing on October 5, 2019. The Day of Sharing is a nationwide initiative to motivate and mobilize people to share their lives, faith, talents, and resources to serve others.

Our inaugural event in 2018 included CCM employees in Colorado Springs, Melbourne, and remote workers, as well as some Medi-Share members who volunteered at local non-profit organizations in their individual communities.

Last year’s Day of Sharing corresponded with a city-wide event in Colorado Springs called City Serve and a large contingent of CCM employees volunteered through that initiative. This year, CCM is partnering with City Serve to co-host the event.

Melbourne CCM employees served 10 area non-profits ranging from packing weekend meals for The Children’s Hunger Project to planting mangroves for restoration of the Indian River Lagoon Estuary, and are planning to add even more non-profits to this year’s list to serve.

Please join us in celebrating sharing by scheduling volunteer service in your respective community on October 5.

If you would like to get involved and spearhead efforts in your area, visit DayOfSharing.com.

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Day of Sharing Testimonial

“…” I asked for prayer (in the mobile app) to get a job that fits my ministry needs. I then quickly got the flexible job I needed. Because of this, I am able to spend more time mentoring a child and ministering to others. “…”

– ALICIA S.

Download the App

Download the Medi-Share app today to start connecting for prayer, encouragement, and more.
Volunteerism

The spirit of sharing is woven into the tapestry of Christian Care Ministry. Employees appreciate a special Volunteer and Missions paid time off benefit of 24 service hours a year, which allows team members like Audra Garrison (left) to volunteer at a non-profit of their choice.

Every Thursday Audra volunteers at a therapeutic riding center in Colorado Springs called Stable Strides which seeks to “significantly improve the wellbeing of individuals through a connection with horses.” As a volunteer, Audra helps walk alongside the horse to provide emotional and physical support to clients while they are riding.

“Being able to volunteer during the work week helps me so much. I get incredible joy in seeing how I can help others,” Garrison shared.

“I often have the opportunity to indirectly share my faith.” Garrison continued. “When clients or other volunteers ask where I work, I’m able to tell them about Medi-Share and the sharing model on which we’re based. There are even times when I’ve been able to pray with a client who is having anxiety about getting up on a horse.”

If you’d like to hear more about Audra’s background and volunteer story, check out our Employee Spotlight on the Medi-Share Blog this month.
The Spiritual Discipline of Study

The discipline of study is the most foundational aspect of spiritual formation in the life of a follower of Christ. The Bible does not shy away from itself and the need for a follower of Christ to be immersed in God’s word, telling us that we should make every effort to “rightly handle the word of truth” (2 Timothy 2:15).

And how from childhood you have been acquainted with the sacred writings, which are able to make you wise for salvation through faith in Christ Jesus.

2 TIMOTHY 3:15 ESV

In the book of Acts a group of Jews in an area called Berea “received the word with all eagerness, examining the Scriptures daily to see if these things were so” (Acts 17:11 ESV), giving us an example of the manner in which we should utilize scripture to ensure the things which we are taught about God are indeed revealed in His word. So, how should I study scripture? Read more on our blog.

EFT: The Best Way to Pay

If you haven’t signed up for EFT yet, it’s easy! Automatic payment of your monthly share is the most efficient, timely, and cost effective way to pay your shares. You pick the date that is most convenient for you and then stop worrying about it. Sign up right from your Member Center.

SIGN UP FOR EFT TODAY
Senior Assist

Senior Assist is the sharing option for senior Christians age 65 and older with Medicare Parts A and B. Medi-Share Members will share the portion of your eligible medical bills that Medicare allows but does not pay completely, including co-payments, deductibles, hospitalization, skilled nursing facility care, and out of country urgent care.

Monthly share amounts start at just $70/month. Seniors participate as individuals and have a $1,250 AHP.

For more information on how Medi-Share for Seniors works, review the FAQs or Senior Assist Guidelines.

Take Your Doctor With You for FREE!

Traveling? Working out of town? No worries, you can take your doctor with you! Telehealth physicians are available to speak with you 24 hours a day, seven days a week, right from your phone or tablet. Don’t forget to register before you need it. Simply log in to your Member Center and select “See a Doctor Now” to get started!

REGISTER FOR TELEHEALTH
What is Pre-Notification and When is it Necessary?

Pre-Notification is the process medical providers use to let Medi-Share know of an upcoming procedure or treatment.

Members voted in 2018 to require pre-notification for certain significant and potentially costly non-emergency procedures, giving Medi-Share the opportunity to negotiate on behalf of members for discounts before the following treatments or procedures:

- Inpatient Hospitalizations
- Non-Emergency Surgeries
- Elective Cardiac Procedures
- Cancer Treatment
- Organ/Tissue Transplant Services

We are pleased to report that since implementation last July, the pre-notification process has saved the membership more than $28 million. This includes nearly $10M in the 4th quarter (April-June) alone. That is stewardship in action!

Pre-notification information is located on the back of your Member ID card. For more questions about the process, click here:
How Food Makes Us Feel

Sugary, sweet desserts or salty fries are some foods that cause a reaction in the brain reward center similar to the reaction seen with drug addiction. While these foods may make us feel good momentarily, their effects wear off quickly and may leave us feeling even worse.

On the other hand, some foods are more likely to boost your mood long-term than others. Recent research from Australia found that those consuming more fruits and vegetables had higher levels of happiness, life satisfaction, and well-being.

The truth is, food can affect our mental health, our gut health and feelings, as well as cause inflammation and a host of other physical side effects.

Read our blog for more.

Fettuccini With Broccoli And Pine Nuts

INGREDIENTS

- 8 oz. Whole Wheat Fettuccine (or other pasta)
- 1/4 C Water
- 6-8 large cloves Garlic, minced
- 2 Tbs. Pine Nuts
- 1/4 tsp. Red Pepper Flakes or pinch of Cayenne
- 1 lb. Broccoli
- 4 lbs. Tomatoes diced or 28 oz. can chopped Tomatoes

PREPARATION

- Cook the pasta according to package directions until tender.
- Meanwhile, heat water in a large skillet and sauté the garlic, pine nuts, and red pepper flakes or cayenne for 1 minute or until tender, stirring constantly.
- Add the tomatoes and simmer for 7 minutes, stirring occasionally.
More Ways to Share

Giving to Extra Blessings
Members offer Extra Blessing contributions to further support the biblical concept of sharing one another’s burdens.
• Assists with significant bills related to pre-existing conditions or eligible adoption expenses past the second adoption
• Helps with bills that are ineligible due to sharing limitations
• Helps our most vulnerable members walk through difficult life seasons

Disaster Relief
We've also got a way to help your fellow members who have been impacted by natural disaster. You can donate to help offset their monthly shares so they have one less thing to worry about as they rebuild their lives.

Stay Connected and Say Hello!
We have more than 100,000 followers on Facebook and we want to encourage you to check us out if you aren’t one of them. Social Media is a great way to stay connected and be encouraged as we are posting scriptures, prayers, and some other fun stuff!

Our Mission
To connect and equip Christians to share their lives, faith, talents, and resources with others.

Our Vision
An authentic Christian community that reflects the love of Christ.