Helping One Another

Medi-Share®
Affordable, Biblical Healthcare

FALL 2018
Volume 25, Issue 3
In celebration of 25 years of service, Christian Care Ministry is launching its inaugural Day of Sharing, a nationwide initiative to motivate and mobilize people to share their lives, faith, talents, and resources to serve others.

On Saturday, Oct. 6, Christian Care Ministry employees will form teams to perform acts of service in their local communities, sharing their hearts and talents to help others.

Chances are, your local organizations and ministries could use some help. Your church, local homeless shelter or other service organization is a great place to start. Conduct a clean up or help paint a house, distribute meals or collect school supplies. However you decide to share, let us know by visiting our website or Facebook page!

Don’t forget to use #DayOfSharing!

What Can You Do?

FIND A NEED
Check with local organizations and ministries to identify a way you can lend a hand. Join our Facebook group for ideas and let us know you’re participating.

MEET THE NEED
Show up! Bring your family and friends and get it done—don’t forget to snap some pics or video and post in the Facebook group, using #DayOfSharing.

IMPACT THE KINGDOM
Share the love of Christ in your community through tangible acts of service!

By this they will know you are My disciples, if you have love for one another.

JOHN 13:35

– MICHAEL GARDNER
Senior Director Of Communications
Christian Care Ministry
Maximize the Medi-Share Mobile App!

Our Medi-Share Mobile App is a big hit with members who use it for easy access to their Medi-Share member tools.

Download the Medi-Share app from your app store for a handy way to:

• Chat with Member Services
• View your member card
• Review Medi-Share Guidelines
• Post prayer requests or pray for others
• Interact with community groups
• AND NOW OFFERING: Direct access to telehealth providers

That’s right! You can reach a $0 cost telehealth provider right from your mobile app. Simply download the app and use the icon at the bottom of the page to schedule with a provider today.

Remember, virtual care is a great way to save time and money for non-emergency consultations for conditions like colds, allergies, rashes, and more!

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Thanks Medi-Share for providing/including the telehealth service alongside sharing. In the past three years, I've used the MDLive benefit twice for minor issues that arose. It was a good experience both times. No waiting rooms. No missed work. Nice docs who provided good advice and treatment. Efficient and effective. The way routine healthcare should be.

HEATHER S.
Small Changes Make a Big Difference
Stewardship Starts With You

With over 150,000 member households, millions of dollars are shared each month by members with other families who have eligible medical bills. Do you receive your share notice by mail? Each month it costs more than $75,000 to mail share notices.

Help us be good stewards by switching to e-notifications. It’s simple. Login to the Member Center and select "Edit Profile" under your name, then "Manage Your E-subscriptions" and select "yes" for digital delivery only.

The Best Way to Pay

Electronic funds transfer (EFT) is a seamless, automatic payment method that not only saves you time, but saves you money in late fees and the ministry money as the payment happens automatically. More than half of our membership already uses EFT!

You also have the choice of sending your share payment by check or credit card.

CHECK
At the mercy of the postal service and risk of late fees.

CREDIT CARD
Not only will you incur interest charges, but the ministry pays merchant credit card fees every time a credit card is used, averaging about $175,000 per month!

More than 78,000 households already use EFT, ensuring their monthly share is paid on time so fellow members bills can be paid promptly.

REMINDER
Share amounts are due on the first of each month. The Medi-Share Guidelines state that members who are more than 60 days late on their monthly share will be cancelled for non-payment. Don’t risk your membership ending! If you are cancelled for non-payment, any medical bills incurred after your last payment will not be shared.

SIGN UP FOR EFT TODAY
Maternity Sharing

Members voted in May of 2018 to change the way maternities are shared, approving a maximum sharing limit for maternity as well as a minimum AHP level that is required in order for maternity to be shared. These changes went into effect July 1, 2018.

Please review the information below if you are currently pregnant, or planning on adding to your family.

There is a maximum sharing limit of $125,000 per pregnancy event, which includes the cost of antepartum care, the cost of delivery and complications to the mother and/or child(ren), and postpartum care. A typical maternity costs $19,000, so the majority of maternities will not be impacted by this change.

In order for maternity to be eligible for sharing, members must participate at an AHP level of 2,500 or higher. This means that if you are currently on the 500/1,000 or 1,250/1,750 AHP levels, you should change your AHP level if you are considering pregnancy.

For more details, review the Medi-Share Guidelines or contact Member Services at (800) 264-2562.

Having my child while utilizing Medi-Share was the best decision my family made for us during this significant time in our family’s journey. God used the Member Services team and especially the Maternity team to not only support me during this time, but to mentor me about my rights and choices when it came to my healthcare, as well as to serve as an advocate for me to my healthcare team. Throughout my experiences of using insurance versus this Healthcare Sharing Ministry, this is the most I’ve felt like I had an extremely strong advocate on my side within an organization facilitating the payment of my medical costs. Thank you so much, Medi-Share!

–Daphne V.
Pre-Notification Reminder

Members recently voted to require pre-notification only for certain significant and potentially costly non-emergency procedures, giving Medi-Share the opportunity to negotiate on behalf of members for discounts before the treatment or procedure.

As of July 1, 2018, pre-notification is required for:

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

Pre-Notification is the process medical providers use to let Medi-Share know of an upcoming procedure or treatment. While not all procedures require pre-notification, it’s always a good idea. Pre-notification of medical bills does not guarantee eligibility or sharing.

Steering Committee Welcome

Welcome to the new members of the Medi-Share Member Steering Committee! The Steering Committee is a group of Medi-Share members, independent of staff and the Board of Directors, who may modify the guidelines on the members' behalf if the changes do not involve major restrictions or relaxations.

We are excited about the caliber of members who will be adding value to the program as they review important changes to the guidelines in the future. Join us in praying for this committee as they serve you, their fellow members.

Tell Your Provider

Direct your providers to the website where they can pre-notify using the online provider portal or download a pre-notification form.

MyChristianCare.org/ForProviders
Bodily Stewardship

You may not hear many sermons on the topic, but God does call us to be good stewards of our bodies. A prerequisite to giving Him our time, talents, and resources is that we must give Him our whole self.

We are to draw near to God through prayer, reading scripture, and fellowship, as well as be wise stewards of the body He entrusted to us. Remember, in the beginning when God designed our physical bodies He saw that it was good! We are His masterpiece!

As people created in God’s image, we are more than meets the eye. We are body, mind, and spirit. Just as we care for our spirit through spiritual disciplines, we are to care for our physical body and mind through a healthy lifestyle. Unlike other talents or resources we may share to glorify God, caring for our bodies isn’t a one, or two time act; it is an ongoing process worth pursuit, even sacrifice. In a sense, it is like marriage: a lifetime commitment.

We may be able to make more money to tithe or cancel appointments to make more time, but we cannot get a new body. We must care for the one and only body God bestowed upon us and make the best use of it as long as God allows.

God accepts us as we are, but as Paul says in Romans 12, we are to offer our bodies as a living sacrifice. In the Old Testament, offerings were to be perfect and without blemish, the best of the best. Would God not expect the same from the living sacrifice of our bodies?

Or do you not know that your body is a temple of the Holy Spirit within you, whom you have from God? You are not your own, for you were bought with a price. So glorify God in your body.

1 CORINTHIANS 6: 19-20

Consider these small steps toward improved bodily stewardship:

- Drink half your body weight in ounces of water daily
- Walk 5 minutes every day
- Eat 1 piece of fresh fruit daily
- Eat 1 serving of vegetables at every meal
- Eat 1 meatless meal a week (see our recipe below!)
- Sleep 8 hours at least 1 night per week
- March in place during commercial breaks
- Add a tiny step of your own!

Bodily stewardship likely won’t happen overnight, and that’s okay! Begin by making the commitment. An important first step of commitment is documenting your bodily stewardship goals. Why not add them to an existing plan you already spend time on, like your prayer journal or budget spreadsheet?

Start small and build a strong foundation for a lifetime of bodily stewardship, and watch the blessing of good health unfold before you!
Member Stories

My husband recently underwent open heart surgery. He had an aneurysm on his ascending aorta. He also needed a valve repair and pacemaker. All big issues. Hit us really hard, as Roger is only 57 and in good shape. We met our household portion and Medi-Share members took over. The members not only share in your need, they pray and encourage each other. Our deepest gratitude to Medi-Share and all the members.

TAMMY JO

All I can say is "Wow"!!! I called in today to get help logging in and finding my member number and I spoke with the sweetest lady. She walked me through everything and then asked if there was anything she could pray with me about. I was speechless and couldn’t even think. No one has EVER offered to do that over the phone from a company with me! Then I read that my share is going to help another family. This is great! Thank you!

MICHELLE

Chickpea “Tuna” Salad Cups

Adapted from Jenné Claiborne, author of Sweet Potato Soul sweetpotatosoul.com

INGREDIENTS
• 14-oz can of salt-free chickpeas, drained & rinsed
• ¼ cup vegan mayo OR ½ mashed avocado
• 1 tbsp dijon or whole grain mustard
• 1½ tbsp vinegar
• 1 tsp garlic powder
• 1 celery rib, chopped
• 2 tbsp minced onion
• ½ tsp freshly ground black pepper
• ¼ tsp cayenne pepper (more to taste) or crushed chili flakes, optional
• 4 large leaves romaine (sub kale, bib lettuce, or use a whole wheat pita pocket)
• Additional veggies for topping such as sliced tomato, cucumber, radishes, or bean sprout

INSTRUCTIONS
1. Place all ingredients except the lettuce leaves and additional topping vegetables into a food processor or blender with a pulse feature. (Alternatively, you can use a potato masher to mash and blend.)
2. Pulse a few times until incorporated and minced. Be careful not to over blend. You don’t want to pulse more than 20 seconds.
3. Scoop ¼ of the mixture into one of the lettuce leaves and top with additional veggies. Wrap the lettuce leaf like a burrito and enjoy!
Have You Heard About Disability Sharing?

Our Manna program brings believers together to help each other when they’re unable to earn wages due to a disabling event. Whenever you have an eligible need, fellow members commit to replace up to 80% of your lost income for up to a year.

More Ways to Share

Every month, there are members with bills that are ineligible for sharing because they are related to pre-existing conditions. Won’t you consider donating when making your monthly share payment?

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.

MyChristianCare.org

Member Services: 800-264-2562

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.

Medi-Share is not health insurance. Medi-Share is a registered trademark of Christian Care Ministry. All other trademarks are property of their respective owners.

Dawn Gipson, Editor - dgipson@tccm.org

Stay Connected and Say Hello!

We have over 93,000 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!