

# Welcome

to the Medi-Share Family



## Quick Start Guide to Medi-Share

Here are some basics to get you started and answer some of the most common questions new Members have.

### **Q.How can I register and login to the Member Center?**

A. Visit [member.medishare.com](http://member.medishare.com) and click on “Register now” at the bottom of the Member login window to register. You will need your unique CCM ID number which can be found in your Forms Center or in the Welcome Aboard email you received. You and your spouse may want to create your own unique logins, even if you use the same email address.

### **Q. How do I find a Provider?**

A. You can search for preferred health care Providers online. Once you log into the Member Center select “Find Provider” on the right side of your member dashboard.

### **Q. Once I find a Provider, what do I tell them at my first visit?**

A. Give them your Member ID card and ask that they bill Medi-Share, using the information on the front of your card. At each visit, pay only your Provider fee, which is \$35 for every office visit or hospital stay, and \$200 for an emergency room visit.

### **Q. Will my Provider fee be applied to my Annual Household Portion (AHP)?**

A. No. Your Provider fee is never applied to your AHP.

### **Q. My share notice includes an administrative fee; what’s that?**

A. The administrative portion is the amount transferred to CCM for the payment of its administrative expenses.

### **Q. Can I make my monthly share payment online?**

A. Yes! Once logged in to the Member Center, you will see your total amount due and can make your share deposit online using the “Pay Share Balance” button.

### **Q. Can I set up automatic withdrawal of my monthly share?**

A. Yes, once logged in, you can set up AutoPay on the Payment Portal.

### **Q. How do I access the Health and Wellness tools & resources?**

A. Once logged in, scroll down to the “Clinical and Health Coaching Services” section of the Member Center.



Welcome to the Medi-Share family. This guide will give you an overview of what you need to know to maximize your Medi-Share membership. Please review this information carefully.

If you haven't already done so, your first step should be to visit [Member.MediShare.com](https://Member.MediShare.com) to register in the Member Center where you can access information about your membership.

The website is also where you will find the most up-to-date version of the Medi-Share Guidelines, which you should always reference as the current guidelines govern, not the guidelines in effect when you joined the program.

#### **CONTACT CENTER HOURS**

**Monday – Friday:  
8 a.m. – 9 p.m. EST**

**(800) 264-2562 or  
[Memberservices@mychristiancare.org](mailto:Memberservices@mychristiancare.org)**

**Visit [Member.MediShare.com](https://Member.MediShare.com) and click the blue “Login” button.**

Lastly, if you don't find the answers to your questions here or on the website, or if you would just like to speak to a representative, we are ready to serve you. Our Contact Center team can be reached at (800) 264-2562.

***Again, welcome to Medi-Share!***

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This Welcome Guide is intended to be an easy-to-read introduction to Medi-Share and in no way replaces, supplements, or overrides the Guidelines. The current Guidelines govern, not the Guidelines in effect when you join. To view the Guidelines, log into your Member Center at [Member.MediShare.com](https://Member.MediShare.com).

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## Review the Medi-Share Guidelines

When you applied for Medi-Share, you agreed that you had read the Guidelines and understand that Medi-Share is not insurance. You may want to review the Guidelines again so you know how the program works in the event that you need to seek treatment for an illness or injury.

## Check Your Member Cards

By now, you should have received your Member ID cards in the mail or accessed them online in your Member Center. Please verify that your name and all Members in your household (if applicable) are included on the front of the card and spelled correctly. If there are errors on the cards, please call (800) 264-2562 to speak to a representative. You can also print a copy of your cards from your Member Center.

## Register in Your Member Center

Visit [Member.MediShare.com](https://Member.MediShare.com) to register using your name, email, and CCM ID# which can be found in your Forms Center. Once registered, you can complete and securely submit important forms online or download them for your use, pay your share, access the status of your medical bills submitted for sharing, and much more.

## Set Up Your Member Profile And Telehealth Account

Once you register and create a login for the online Member Center you will be able to create your profile. From your Member Center, we also recommend setting up your telehealth account before you need care by selecting “Schedule Visit” on the right side of your dashboard.

# Getting Started, continued

## Discounts

**Prescriptions** – Medi-Share members can save on prescriptions utilizing Navitus Health Solutions, our pharmacy partner. Simply present your Member ID card at your pharmacy or call Navitus at 1-833-837-4306 for assistance with searching for a pharmacy or other pharmacy-related requests.

**Dental, Vision, and More Discounts** – Christian Care Ministry has access to a discount plan offering significant savings for Medi-Share Members. Find participating Providers for dental, vision and hearing discounts by logging into the Member Center, scrolling down to the Additional Resources section, and clicking on “Learn More” under Vision & Dental Discounts.

## Your Medi-Share Sharing Account

When you joined Medi-Share, an individual sharing account was established for the purpose of sharing. This account should not be used for any other purpose.



“As Medi-Share Members, we appreciate that we have a say in what we share the cost in. We’re thankful that medical procedures which violate our conscience are never shared. That means a lot, not just from a cost perspective but from a values perspective.”

—Pastor Mark & Tonya





"There have never been any problems with doctors or hospitals honoring our membership, and the Members have always come through with the sharing—paying the bills. It's a blessing to know you're dealing with fellow Christians who have your best interests at heart."

**—Jon & Adrienne**

## Find Preferred Providers

Christian Care Ministry participates with a Preferred Provider Network which allows Medi-Share Members to benefit from quality medical care at discounted prices for medical events that are eligible for sharing.

You can search for Providers after you log into the Member Center by selecting "Find Provider" where you will be directed to the Healthcare Bluebook\* experience. By partnering with Healthcare Bluebook, you will have access to quality and price transparency when searching for providers or procedures.

Preferred Network Providers may, as a courtesy, honor discounts for services that are ineligible for sharing, such as routine care or visits under the Annual Household Portion (AHP) amount. To be considered for the discounts shown, prompt payment must be made after receiving the Explanation of Sharing (EOS).

*\*Healthcare Bluebook and Fair Price are trademarks of CareOperative LLC.*

# Program and Annual Household Portion Descriptions

Your selected Annual Household Portion (AHP) is the dollar amount that your household must pay toward its eligible medical bills during a 12 month period before eligible medical bills will be approved for sharing. The AHP “tally” begins on the effective date, which is the month and day your participation begins or the month and day of the effective day of the most recent switch to a different AHP or program.

## **HAVEN'T MET YOUR AHP? CONSIDER TELEHEALTH!**

For non-emergencies, you can see a doctor 24/7 at no additional cost! Log into the Member Center and click on “Schedule!”

Every time you visit a medical Provider, you will present your Member ID card and your Provider will submit your medical bills to Medi-Share. They will be processed and may be discounted, and then your Provider will bill you for the portion you owe. Once the amount you pay meets your chosen AHP level, your eligible medical bills will be submitted for sharing.

Members pay a \$35 Provider fee for every office visit or hospital stay, or \$200 Provider fee for every emergency room visit. The Provider fee is not applied to the AHP and continues to be paid even after the AHP is reached.

## **Co-Share**

For members who select an AHP with co-share, once you have met your AHP, you will be responsible for an additional 30% of your eligible medical bills until your maximum co-share responsibility of \$10,000 (AHP + 30%) has been met.

## **Direct Primary Care**

Members on the \$12,000 AHP who use a Direct Primary Care provider can submit their DPC fees, up to \$1,800, for sharing. If their AHP has not been met, the fees will be applied to their AHP. Members must submit the DPC Reimbursement Form with their DPC invoice to get reimbursed/credit applied to their AHP.

## **Health Incentive**

Medi-Share values bodily stewardship and we want to reward members for maintaining excellent health. The Health Incentive Discount (HID) is a great way to save on your Monthly Share.

To qualify, both the head of household and spouse (if applicable) must apply as individuals and meet the criteria within 30 days of each other. Criteria used to determine eligibility for the Health Incentive Discount include: Blood Pressure, Abdominal Circumference and BMI.

Visit the Member Center and scroll down to the Additional Resources section and click on “Apply Now” under Health Incentive Discount to see if you qualify. All three elements must be completed within 90 days of each other in order to qualify. Once the results are received, you will be notified if you meet the criteria for the reduction of your share amount.



The health incentive does not automatically renew every year. Within 90 days prior to your effective date, you (and your spouse if applicable) must submit new certified test results.

## Program Blessings

Because Medi-Share is NOT insurance, and in an effort to reduce medical expenses for all Members, Christian Care Ministry researches various programs offered by organizations and/or states to assist qualifying Members with part or all of their medical expenses. This effort saves millions of dollars each year! Members who qualify, apply for, and receive benefits from Medicaid or any private benevolence resource may be eligible to receive an incentive in the form of a share credit. Please refer to the Guidelines Section VI. M. Program Blessings.

## Extra Blessings

If a Medi-Share Member has a medical bill that is ineligible for sharing, he or she may apply to have their medical bills considered for Extra Blessings. Medi-Share Members may contribute directly to others with ineligible medical bills, or, to receive a tax deduction for their donation, mail a check directly to Christian Care Ministry, PO Box 120099, West Melbourne, FL 32912, noting "Extra Blessings" in the memo line. All funds collected at the ministry designated for Extra Blessings are distributed among the eligible recipients each month.

For more information on how to contribute, go to [ExtraBlessings.com](https://www.extrablessings.com). To apply for Extra Blessings, log into your Member Center, click on the Resources tab, and select Forms.

## Sharing During the First Month of Membership

During the first month of membership, sharing of eligible medical bills is limited to \$50,000. Discounts for Dental and Vision and virtual doctor visits at no additional cost start the first month of membership.

## Motorized Vehicle Accidents

In cases where a legally required helmet or seatbelt was not being used, 15% of the first \$100,000 of eligible medical expenses related to a motorized vehicle or aircraft accident is the responsibility of the Member. (Section IX.)

Sharing of expenses for diagnosis and/or treatment of injuries sustained as a result of riding on a motorcycle is limited to \$100,000 of eligible bills incurred per person during each 12 month period of treatment. (Section IX.)

# Important Reminders

## Workers' Compensation or Activity Insurance

You must not certify that the Medi-Share program is insurance for any reason, including an attempt to avoid purchasing insurance such as 1) workers' compensation and/or bonding requirements or 2) sports activity accidental insurance policies offered by schools and other sponsors of sports activities.

## Supporting Your Fellow Members Through Prayer

Each month, your share is used to pay the eligible medical bills of a fellow Medi-Share Member. Please remember to lift them up in prayer.

## Maternity

There are specific guidelines, including eligibility requirements, for Maternity. If you are considering pregnancy or are pregnant, you should carefully review the guidelines related to Maternity (Section VII.) A complete information packet to guide you through the sharing process for Maternity is available by contacting Member Services at (800) 264-2562, ext. 7018 or you can download the packet after you login to your Member Center, click the Programs tab, and select Forms.

Pregnant Members, who are married\* adults, with an Annual Household Portion of \$3,000 or higher who have faithfully shared from the month of conception through the month of delivery are eligible for Maternity sharing.

Members with a lower AHP or who are participating on their parents' membership are not eligible for sharing of any Maternity or Adoption expenses.

Maternity sharing for Members who join or switch AHP levels on or after September 1, 2020 will be eligible at each program level if the Member is participating as "married." Members must indicate if they are married at the time they join or switch AHPs, regardless of whether or not they join as an individual or as a couple, in order for Maternity to be eligible for sharing.

\*Recently Married? Members have 30 days to update their marital status after a change. (30 days from the date on the marriage license, death certificate, etc.) If you do not update your marital status, any Maternity bills incurred during that time will not be eligible for sharing. Once you update your marital status, all future maternity bills from that point forward will be sharable.

Sharing is limited to \$125,000 for any single pregnancy event, to include antepartum care, the cost of delivery and complications to the mother and/or child(ren), and postpartum care.



## Medi-Share is Not Insurance

**Notice:** Medi-Share is a non-insurance health care program based on Biblical principles.

Medi-Share is not insurance, nor is it guaranteed in any fashion. Medi-Share is not, and should never be construed as a contract for insurance or a substitute for a contract guaranteeing medical or hospitalization insurance. You remain responsible for the payment of your medical bills at all times. Because Medi-Share is not insurance, it does not constitute “creditable coverage.”

Medi-Share is administered on behalf of the Members by Christian Care Ministry.

It is important to note that Christian Care Ministry does not pay any medical bills. Through Medi-Share, Christian Care Ministry brings together a community of Christians who assist each other directly through the sharing process.

This program is not regulated by any state or federal body, but is self-regulated by a Board of Directors from across the evangelical Christian community.

## Dental, Vision, and More Discounts

The range of discounts will vary depending on the type of Provider and service. Medi-Share members must pay for all services but will receive a discount from participating Providers. Find participating providers by logging into your Member Center. Discounts are not available in Vermont or Washington.

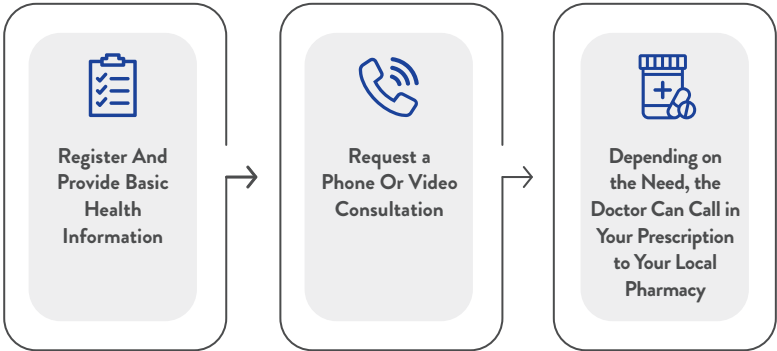
# Have a Medical Need?

## LOG IN

Visit [Member.MediShare.com](https://Member.MediShare.com) to access the Member Center.

### Is It A Non-Emergency?

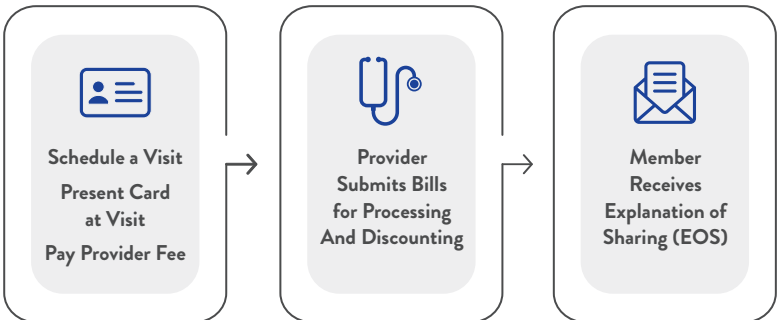
Get immediate access to virtual care at no additional cost for common, non-emergency medical conditions like cold, flu, fever, rash, or nausea. From the Member Center, select “Schedule Visit.”



### Is It An Emergency Or Office Visit?

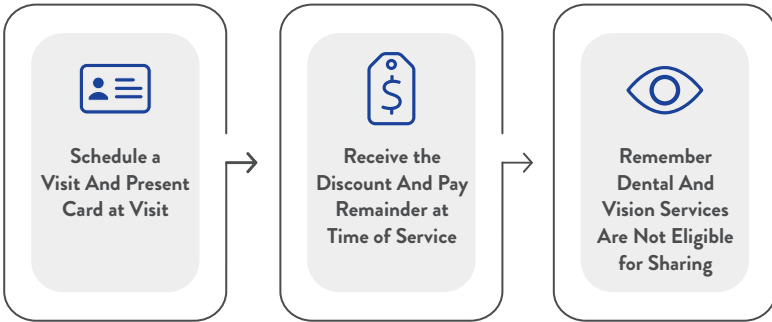
Choose a Preferred Network Provider to maximize your savings when in need of a doctor, hospital, or urgent care facility.

From the Member Center, select “Find Provider.”



## Is It Dental, Vision, Or Hearing Related?

Included with your Medi-Share membership is access to significant discounts for dental, vision, hearing and Lasik services. From the Member Center, scroll down to the Additional Resources section, and click on "Learn More" under Vision & Dental Discounts.



## In Need Of Counseling?

Included with your Medi-Share membership is access to virtual behavioral health counseling services by phone at no additional cost for members through Medi-Share's approved Provider.

To schedule an appointment, members can call (877) 603-2100 or schedule an appointment online and then receive instructions for participating in the appointment. During the scheduling process, members may request an appointment with a registered Christian counselor.

For more information, visit [MediShare.com/Counseling](https://MediShare.com/Counseling).

# More Information about Using a Network Provider

## Step 1 | Make Sure Your Provider is Part of the Preferred Provider Network

It is advisable to research this in advance of having a medical incident or emergency. Please log into your Member Center to search for Providers in your area. If there are no in-network Providers within a reasonable distance (usually 25 miles or less from your home) that provide the type of care you require, please call us at (800) 264-2562.

## Step 2 | Submit Your Member Card to the Provider

It is important that anytime you seek medical attention, you submit your Member ID card to the Provider and ask that they bill Medi-Share directly. Your Member ID card will direct them to [MediShare.com/ForProviders](https://www.MediShare.com/ForProviders) where they can check Member and service eligibility.

At the time of each visit pay only your Provider fee, which is \$35 for every office visit or hospital stay, or \$200 for every emergency room visit. If possible, do not pay any amount except for your Provider fee up front. If your Provider refuses to treat you if you do not pay your entire visit charge up front, please direct them to call our Provider line at (800) 264-2562. If they insist on payment, make sure you obtain a HCFA or UB form\* at the time of payment. Please submit this form with proof of payment and a HCFA/UB Submission Form directly to Medi-Share.

Please note that if you pay a Network Provider's entire charge up front, you have lost the opportunity for a discount. Often, the network discount provides a greater savings than what is provided to a 'self-pay' patient.

*\*HCFA and UB are industry-standard healthcare forms that all providers utilize to submit medical services for payment. Besides being industry-standard, these forms are important for efficient and accurate processing of medical needs according to our member-voted guidelines.*



### Step 3 | Review your Explanation of Sharing (EOS) \*

After your appointment, you and your Provider will receive an Explanation of Sharing (EOS). This will report how much of your bill was shared, how much was discounted through the network, and the amount of your responsibility. If any or all of your medical bill was not eligible for sharing, the EOS will provide you with the explanation. The EOS will also show how much was applied to your AHP and the amount (if any) that you will be responsible for paying your Provider. If other sources have paid toward your medical bills (such as auto insurance) that amount will also be applied to your AHP.

It is recommended that you not pay your portion prior to receiving your EOS to ensure that all discounts have been applied and to confirm the correct amount of your Member responsibility. Please log into your Member Center to chat with a representative if you have any questions regarding your EOS.

*\*This part of the sharing process is different for Maryland members. For more information if you live in the state of Maryland, visit [MediShare.com/Maryland](https://www.MediShare.com/Maryland)*

### Pre-Notification Required

Your Member ID card also instructs your Provider as to when Pre-Notification is required. Your Provider must pre-notify Medi-Share for any of the following treatments to be eligible for sharing:

- Inpatient hospitalizations
- Non-emergency surgeries
- Elective cardiac procedures
- Cancer diagnosis or treatment (including medication)
- Organ/tissue transplant services
- Specialty medications  
(including infusions/injections given at home or in a doctor's office)

Members who take medications for certain complex or rare diseases, including cancer, are required to pre-notify Navitus at 1.833.837.4306 for any specialty medications, including infusions/injections given at home or in a doctor's office.



## Non-Network Member Responsibility

If a Member uses a non-network provider, certain additional amounts will be ineligible for sharing and will be the Member's responsibility. In addition to the Member responsibility for Medi-Share program elements such as the AHP and provider fees, Members will be responsible for anything in excess of:

- 150% of Medicare allowable rate for Professional Services (excluding Anesthesia)
- 200% of Medicare allowable rate for Facility Charges, or 80% of total charges for any hospital or other facility where there is no available Medicare allowable rate
- 250% of Medicare allowable rate for Anesthesia

## Non-Network Waivers

The additional responsibility associated with out-of-network costs may be waived in cases where there was a life-threatening emergency or when the travel distance to the nearest network provider is more than 25 miles from home.

## When Bills are Submitted for Sharing

If you would like to know the processing status of your medical bill(s), you may login to your Member Center and access your protected information under "View Bills". If your Provider requests the status of your bills, they may access the Provider section of the website at [MediShare.com/ForProviders](https://www.MediShare.com/ForProviders).

## How Your Bills are Processed

The eligibility of your medical bills is determined in accordance with the Medi-Share Guidelines. Your original application and all medical information pertaining to the incident may be reviewed again prior to sharing. Sometimes an additional review is required to determine eligibility. CCM will contact you if your medical condition or service requires review and will provide you with the results of your review as soon as eligibility has been determined. If you have questions regarding your review, please call us at (800) 264-2562.

## Faithfully Depositing Your Monthly Share

Your monthly share is due on the first day of each month. Please do your part by depositing your share on time as your fellow Christians are depending on you. There are consequences for late deposit of your share. Refer to the Guidelines Section III. C.

For your convenience, you can mail in your share, pay online in your Member Center, or set up automatic withdrawals using AutoPay by also visiting the Member Center.

In addition to Medi-Share, Christian Care Ministry offers other resources to help equip the Christian community to achieve physical, financial, and Biblical health. You can learn more on the website at [MediShare.com/Blog](https://www.MediShare.com/Blog).

## Manna Disability Sharing\*

Manna Members commit to providing income for your family through Biblically-based sharing if you are unable to earn income because of a disabling event. Up to 80% of income lost can be replaced, up to \$13,200 per month.

Get the financial support you need in the event of a disabling accident or illness through Manna. Learn more at [MyChristianCare.org/Manna](https://MyChristianCare.org/Manna).

*\*Manna is not available in Texas, New Hampshire, and the state of Washington.*

## Health Partnership

The Health Partnership Program is a Member-Voted Guideline initiative designed to provide our members the support and resources they need to lead the long, healthy, and happy lives God intended.

The Bible says that we are fearfully and wonderfully made. God cares deeply about our health, and it's up to us to not only be healthy in our faith but healthy with our bodies as well. We want you to live a fulfilling life both physically and spiritually.

Health Partners have exclusive access to health resources: Personalized Health Coaching and a Health Portal full of everything you need to stay on track with your health journey.

Access these and more exclusive tools and resources from the Member Center under the "Clinical and Health Coaching Services" section.

## Telehealth Access

Talk to a doctor anytime from anywhere at no additional cost to you. It's easy to activate your account and start using this service today. Simply log into your Member Center and click on the "Schedule" button.

## Dental and Vision Discounts

Did you know you can save up to 60% on your vision and dental needs by using the "Dental, Vision, and More" savings card? This discount card can help you significantly reduce your health care expenses. Log into your Member Center, scroll down to the Additional Resources section, and click on "Learn More" under Vision & Dental Discounts.

## Behavioral Health

You can meet with a telebehavioral health counselor by phone at no additional cost, provided you use the Medi-Share approved behavioral health Provider. Log into your Member Center and click on "Call Counselor" for more information.

Contact Information

Contact Center..... 800-264-2562  
Pharmacy Questions ..... 1-833-837-4306

Emails/Websites

Email ..... MemberServices@MyChristianCare.org  
Website..... Member.MediShare.com  
Website for Providers ..... MediShare.com/ForProviders  
Prescription Discount ..... MyChristianCare.org/Pharmacy  
Blog ..... MediShare.com/Blog



“I felt such relief switching over to Medi-Share. I was able to put my money where my faith is.”

—Francis S.

Dear Dental Provider,

Careington International Corporation is the administrator of this Member's discount dental plan. Please take a moment to read some important information about the patient being presented to you.

This patient is entitled to the network shown on this letter and has access to the following plan:

**CARE  
POS**  
Careington

- **Care POS Plan**

There are no forms to submit or restrictions. This is not a health insurance policy and you do not bill Careington for any portion of your fees. You may collect the discounted fee according to your contract with Careington at the time of service.

If you have questions about the fee schedules or to verify eligibility, please contact Careington at (844) 306-0866.

Thank you,

Careington International Corporation

## Medi-Share Members

As a Medi-Share Member, you have access to both the Careington 500 network and the Careington POS network. Should you visit a Careington 500 Provider, simply show your Member ID card at the time of service. This Member ID card has been provided to you. Should you choose a Careington POS Provider, please bring this letter with you to your appointment, and give it to the Provider at the time of service. This letter may also be accessed through the Member portal.

# State Disclosures Concerning Medi-Share

NOTICE: Medi-Share is not insurance or an insurance policy nor is it offered through an insurance company. Neither is Medi-Share a discount health care program nor a discount health card program. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as neither CCM nor any other Member is liable for or may be compelled to make the payment of your medical bill. As such, Medi-Share should never be considered to be insurance. Whether you receive any amounts for medical expenses and whether or not Medi-Share continues to operate, you are always personally responsible for the payment of your own medical bills. Medi-Share is not subject to the regulatory requirements or consumer protections of your particular State's Insurance Code or Statutes.

**For specific disclosures required by state, see below.**

## **Florida**

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Membership is not offered through an insurance company, and the organization is not subject to the regulatory requirements or consumer protections of the Florida Insurance Code. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant is compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payments for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

## **Illinois**

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation constitute or create an insurance policy. Any assistance you receive with your medical bills will be totally voluntary. Neither the organization nor any other participant can be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Whether or not you receive any payments for medical expenses and whether or not this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

## **Indiana**

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Any assistance you receive with your medical bills will be totally voluntary. Neither the organization nor any other participant can be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Whether or not you receive any payments for medical expenses and whether or not this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

## **Kansas**

This publication is not an insurance company nor is it offered through an insurance company. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as no other subscriber or Member will be compelled by law to contribute toward your medical bills. As such, this publication should never be considered to be insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always personally responsible for the payment of your own medical bills.

## **Kentucky**

Notice: Under Kentucky law, the religious organization facilitating the sharing of medical expenses is not an insurance company, and its guidelines, plan of operation, or any other

document of the religious organization do not constitute or create an insurance policy. Participation in the religious organization or a subscription to any of its documents shall not be considered insurance. Any assistance you receive with your medical bills will be totally voluntary. Neither the organization or any participant shall be compelled by law to contribute toward your medical bills. Whether or not you receive any payments for medical expenses, and whether or not this organization continues to operate, you shall be personally responsible for the payment of your medical bills.

### **Maryland**

This publication is not issued by an insurance company nor is it offered through an insurance company. It does not guarantee or promise that your medical bills will be published or assigned to others for payment. No other subscriber will be compelled to contribute toward the cost of your medical bills. Therefore, this publication should never be considered a substitute for an insurance policy. This activity is not regulated by the State Insurance Administration, and your liabilities are not covered by the Life and Health Guaranty Fund. Whether or not you receive any payments for medical expenses and whether or not this entity continues to operate, you are always liable for any unpaid bills.

### **Missouri**

NOTICE: This publication is not an insurance company nor is it offered through an insurance company. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as no other subscriber or Member will be compelled to contribute toward your medical bills. As such, this publication should never be considered to be insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always personally responsible for the payment of your own medical bills.

### **Pennsylvania**

NOTICE: This publication is not an insurance company nor is it offered through an insurance company. This publication does not guarantee or promise that your medical bills will be published or assigned to others for payment. Whether anyone chooses to pay your medical bills will be totally voluntary. As such, this publication should never be considered a substitute for insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always liable for any unpaid bills.

### **Texas**

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