

MEDICAL SHARING MINISTRIES (MSM) – COMPARISON CHART

MINISTRY	Christian Care Ministry (Medi-Share)	Christian Healthcare Ministries	Samaritan Ministries
Start Year	1993	1982	1994
FEES/PRICES			
Average Monthly Price - Single	\$273/mo	\$45 - \$150/mo	\$120/mo
Average Monthly Price – Family of Four	\$391/mo	\$135 - \$450/mo	\$285/mo
Administrative Fee	Included in Monthly Share Amount, along with \$2.65 per month for maintaining the individual bank account with America's Christian Credit Union	None	Included in Membership fee
Membership Fee	None	None	\$170/year/household
Basis of Pricing	Age, unit, and initial member responsibility (see below "share of each medical episode")	Based on units and levels (Bronze, Silver, Gold)	Family status
Units	Single, Couple (2 persons), and Family (3+ persons)	Single person is one unit, all dependent children are together one unit. Mother and Father are two units. Mother, Father and children (no limit) are three units	Single, Couple, Single Parent, Family
Price Levels	Varies by age at each category: MS 250 (\$121 - \$570) MS 1000 (\$96 - \$453) MS 10000 (\$53 - \$291)	Bronze (\$45) per unit, Silver (\$85 per unit) Gold (\$150 per unit)	Singles - \$120/mo Couples - \$240/mo Single parent - \$172/mo Family - \$285/mo <u>Youth (under 25) and Christian Student</u> Single - \$99/mo Couple - \$199/mo Single parent family - \$149/mo Family - \$249/mo <u>65 yr and older</u> \$30 discount off any monthly share

Companion to CCHC Report: **"MEDICAL SHARING: An Inexpensive Alternative to Health Insurance"**

All information gathered from ministry websites or direct responses to CCHC questions from ministry staff Jan – March 2009. Updated SM on April 1, 2010.

© Copyright, Citizens' Council on Health Care, 2010 • 651-646-8935 • www.healthcarefreedom.us

MEDICAL SHARING MINISTRIES (MSM) – COMPARISON CHART

MINISTRY	Christian Care Ministry (Medi-Share)	Christian Healthcare Ministries	Samaritan Ministries
Share of each medical episode before ministry pays (Individual)	\$250 in MS250 \$1,000 in MS1000 \$10,000 in MS10000	\$500 for Gold \$1,000 for Silver \$5,000 for Bronze	amount for each member 65 and older \$300 for each incident for up to three incidents per calendar year
Share of each medical episode before ministry begins paying (Family)	\$250 in MS250 \$1,000 in MS1000 \$10,000 in MS10000	\$500 for Gold \$1,000 for Silver \$5,000 for Bronze	\$300 for each incident. “No limit on how many needs may be submitted within a year. If more than 3 needs are submitted within 12 months, the initial unpublishable amount of \$300 is published for any needs after the first 3 needs. Additionally, any discounts the member is able to negotiate are taken from the \$300 initial unpublishable amount first, reducing the amount the member is responsible for.”
Cap on Sharing	\$1 million per individual per year; \$5 million lifetime maximum	\$125,000 per medical incident	\$100,000 per person, per incident
Secondary to Other Sources of Payment	Yes	Unknown	Yes
EXCLUSIONS			
Pre-Existing Conditions Policy	Conditions that are not cured prior to membership are not shared while a member, unless the member has faithfully shared for 12 months and the condition had gone for 36 months without treatment or symptoms. However, there are exceptions to the time limits and limits on eligible amounts for sharing	Costs for bills received to treat pre-existing conditions can be shared on “Prayer Page” of monthly newsletter. Other members may voluntarily contribute above regular monthly gift to ministry.	“Pre-existing conditions are not normally publishable unless the member goes 12 months without symptoms of treatment. However, many pre-existing needs are published as Special Prayer Needs through our monthly newsletter and members are encouraged to send a suggested free will offering to the members with these needs.” However, no needs will be published related to pre-existing heart conditions, cancer, and diabetes.
Percent who apply who	5 percent	All accepted	0 percent. No one is denied if they are

Companion to CCHC Report: **“MEDICAL SHARING: An Inexpensive Alternative to Health Insurance”**

All information gathered from ministry websites or direct responses to CCHC questions from ministry staff Jan – March 2009. Updated SM on April 1, 2010.

© Copyright, Citizens’ Council on Health Care, 2010 • 651-646-8935 • www.healthcarefreedom.us

MEDICAL SHARING MINISTRIES (MSM) – COMPARISON CHART

are not eligible			able to agree to the statements of beliefs on the application.
MINISTRY	Christian Care Ministry (Medi-Share)	Christian Healthcare Ministries	Samaritan Ministries
Underwriting	“Applicants who have a history of serious medical conditions(s), who are significantly overweight or who are at significant risk for major disease may not qualify for Medi-Share membership... Failure to disclose medical or lifestyle information that might disqualify the applicant may result in future termination of membership and needs not being shared.”	None. Members not dropped or prices increased for sickness or age.	“As long as you meet the requirements in this section, membership will not be refused on the basis of present health status. However... we have chosen to publish for sharing certain types of needs and to not publish others.”
Entrance Criteria	Must have verifiable Christian testimony indicating personal relationship with Christ, attend and actively support a fellowship of believers, not engage in pre-marital or extramarital sex, and cannot use tobacco or illegal drugs. Must not abuse legal drugs or alcohol.	Must declare themselves to be Christians living by biblical standards & no tobacco is allowed.	A born-again Christian who regularly attends church, abstains from alcohol or drinks in extreme moderation, abstains from illegal drugs, tobacco use and sex outside of heterosexual marriage. A pastor must sign a statement confirming applicant’s qualifications
ACCESS			
Network	Penalties for using non-PPO providers	None	N/A
Access to Treatment	Members have voted to not share expenses for a list of specific services and conditions listed in their Guidelines.	Non AMA treatment for conditions, chiropractic, cosmetic surgery excepting as a result of accidents or for surgical reconstruction	Guidelines list “Miscellaneous Items Not Shared” including infertility expenses, suicide, preventive care, abortion, mental illness, etc.
Access to alternative treatment?	Only if pre-approved in accordance with Medi-Share guidelines.	AMA approved treatment	Only with prior written approval from MSM, “though almost all needs from which the member is able to demonstrate a comparable or lower cost to standard treatments are published.”
Available to Medicare recipients?	Sharing limited to \$50,000 per year and based on difference between Medicare’s allowable charges and the actual payments made by Medicare. Medicare enrollment required.	Yes, but must be enrolled in Medicare parts A and B.	Yes
Prescriptions	“ScriptSave” prescription discount card	Partners with companies that offer	All inpatient prescriptions published;

Companion to CCHC Report: **“MEDICAL SHARING: An Inexpensive Alternative to Health Insurance”**

All information gathered from ministry websites or direct responses to CCHC questions from ministry staff Jan – March 2009. Updated SM on April 1, 2010.

© Copyright, Citizens’ Council on Health Care, 2010 • 651-646-8935 • www.healthcarefreedom.us

MEDICAL SHARING MINISTRIES (MSM) – COMPARISON CHART

		discounts on prescriptions. A free prescription card is available for interested members. There is no discount guarantee or set discount amount.	prescribed medication published only for 60 days from first prescription; no publication of prescriptions for maintenance of chronic or recurring conditions.
MINISTRY	Christian Care Ministry (Medi-Share)	Christian Healthcare Ministries	Samaritan Ministries
SHARING			
Largest Need Shared	\$661,421 (cancer)	\$1.6 million	\$1,292,769.26 (as of Dec 31 st 2008)
Total Payments Shared to date (12/31/08)	\$345,000,000	>\$500,000,000	\$169,012,243.88
Total Bills Submitted to date	Approx. \$90,000,000	>\$1,000,000,000	\$412,600,584.02 (as of Dec 31, 2008). “This is the amount of bills bills [and] does not account for discounts received on these needs and includes unpublishable needs that were submitted including a large number of needs that we submitted as Special Prayer Needs...”
SERVED			
Total # of Households Served	12,291	35,000	13,068
Total # of Individuals Served	>38,000	80,000	41,768
Highest # of Individuals Served (and year)	Data Unavailable	80,000 (1993-1997)	42,821 (2008)
Lowest # of Individuals Served (and year)	Approx. 1,700 (1993)	300 (1982)	20-25 (1994)
Current # of Individuals Served	35,700	Approx. 25,000	42,821
Highest # of Households Served (and year)	18,000 (2005)	35,000 (1993-1997)	13,362 (2008)
Serve missionaries?	Not mentioned on website	Yes, website specifically mentions	Yes, website specifically mentions

Companion to CCHC Report: **“MEDICAL SHARING: An Inexpensive Alternative to Health Insurance”**

All information gathered from ministry websites or direct responses to CCHC questions from ministry staff Jan – March 2009. Updated SM on April 1, 2010.

© Copyright, Citizens’ Council on Health Care, 2010 • 651-646-8935 • www.healthcarefreedom.us

MEDICAL SHARING MINISTRIES (MSM) – COMPARISON CHART

MINISTRY	Christian Care Ministry (Medi-Share)	Christian Healthcare Ministries	Samaritan Ministries
Lowest # of Households Served (and year)	Approx. 500 (1993)	100 (1982)	10 (1994)
Current # of Households Served	11,700	Approx. 9,000	13,362
Available to non-citizens	Not unless a permanent resident with a visa or green card and Social Security Number	Yes	Yes
STATE STATS			
Serving in how many States	49 (not Montana)	50	50
States where insurance department is making operations difficult	Illinois, Oklahoma	None	None
State with most subscribers/members	Texas	Ohio and Texas alternate	Indiana
State with least subscribers/members	Rhode Island	Rhode Island and Hawaii	D.C., Guam, Virgin Islands, Puerto Rico, Hawaii
PAYMENT PROCESS			
Waiting period after joining before a bill can be submitted	30 days, except for accidental injuries	45 days, except for emergencies	90 days
Average wait before payment begins after a bill is submitted	CCM does not pay members' bills; it facilitates matching a member's bill with other member(s) who give their monthly share. From the date a need is approved for sharing, it takes 60-90 days for the bill to be paid by other members. Approval process itself takes approx. 30 days.	"In general, eligible medical needs are shared by CHM members in the order they are received at the [CHM] office"	It takes 30-60 days to publish need after patient submits bills to MSM
Bill submitted to MSM by whom?	Doctor/Hospital	Patient	Patient
Payment method	Members pay MSM via an individual account	Member gifts are placed into a	Directly to member in need, as directed

Companion to CCHC Report: **"MEDICAL SHARING: An Inexpensive Alternative to Health Insurance"**

All information gathered from ministry websites or direct responses to CCHC questions from ministry staff Jan – March 2009. Updated SM on April 1, 2010.

© Copyright, Citizens' Council on Health Care, 2010 • 651-646-8935 • www.healthcarefreedom.us

MEDICAL SHARING MINISTRIES (MSM) – COMPARISON CHART

	with America's Christian Credit Union	Member Escrow Account. DE & MD members send payment elsewhere	by the Christian Health Care Newsletter
MINISTRY	Christian Care Ministry (Medi-Share)	Christian Healthcare Ministries	Samaritan Ministries
OTHER INFO			
Share Payment Tax-Deductible as Donation, or Medical or Insurance Expense?	No, except in Missouri where the amount is deductible from state income taxes.	Monthly gift amount is not tax deductible, however, all "extra giving" above the minimum monthly gift qualifies as a charitable contribution.	No, except in Missouri where the amount is deductible from state income taxes. However, all 'extra donations' (such as Special Prayer Needs...) made through the office as a 501©3 ministry are tax deductible."
Extra Sharing Gifts from members	Monthly publication lists members with need ineligible for sharing. Extra Blessing Gifts can be sent directly to members on the list, or sent to the ministry where they are distributed monthly on prorated basis	Members regularly send the ministry extra gifts, ranging from \$5 to \$10,000.	Needs that do not meet the Guidelines may be eligible for publication as Special Prayer Needs that members may give to.
Balancing Needs with Available Sharing Dollars	"If approved needs exceed the shares submitted by members in a particular month, then the time to share needs may grow slightly. This has happened one month out of the last 12, so the time to share has been dropping. Ultimately, if the length of time to share a need grows, then the monthly share amounts are increased."	"We pay all eligible needs submitted for sharing. A larger amount of bills presented can cause the stream to go slower but we are committed to sharing all eligible needs."	"If all needs cannot be met, we use a prorating method to evenly distribute the burden."
Negotiated Discounts by MSM or member?	Member and MSM	Member; Use of MSM Reductions Department	Member, and "The Karis Group" a third party bill negotiation ministry
Other programs	Guided Care Department , a wellness program (Restore) and a disability sharing program (Manna)	Brother's Keeper Ministry to meet catastrophic needs beyond \$125,000, up to \$1 million (if contribute approx. \$100 extra per year for nine years) Prayer Page for help with pre-existing conditions	" Save to Share " for needs above \$100,000; SamaritanMV (motor vehicles) and a sponsorship program for those unable to pay full share and annual fee.
Leadership	Board of Directors	Board of Trustees	Board of Directors

Companion to CCHC Report: **"MEDICAL SHARING: An Inexpensive Alternative to Health Insurance"**

All information gathered from ministry websites or direct responses to CCHC questions from ministry staff Jan – March 2009. Updated SM on April 1, 2010.

© Copyright, Citizens' Council on Health Care, 2010 • 651-646-8935 • www.healthcarefreedom.us

MEDICAL SHARING MINISTRIES (MSM) – COMPARISON CHART

Rules	Members vote on Medi-Share Guidelines.	Members in the early years made the rules. Now that the rules are set, Trustees approve adjustments based on policy and mission.	“The board of directors...is responsible for guideline changes, though they may and have taken an advisory vote from the membership on certain issues. Also, a member vote is required for monthly share changes and guideline changes that would significantly affect the monthly share.”
MINISTRY	Christian Care Ministry (Medi-Share)	Christian Healthcare Ministries	Samaritan Ministries
Location	Florida	Ohio	Illinois
Website	www.medi-share.org	www.chministries.org/	www.samaritanministries.org/
FAQ web page (Dec 2009)	http://medi-share.org/faq.aspx	http://www.chministries.org/faq.asp	http://www.samaritanministries.org/faq/
Phone	800-772-5623	800-791-6225	888-268-4377

For additional and updated information, please visit the websites of these medical sharing organizations.