

Christian Medical Bill Sharing Program Comparison

This document makes no claim to plenary inspiration. There may be errors. Information does change (this was compiled in the spring of 2008).
Before you seriously consider any plan I suggest you do thorough research on that company.

The details below reflect the investigation of “family” plans for a husband and wife with 4 children.

| | Samaritan Ministries | Medi-Share | Christian Healthcare Ministries |
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| Web Sites | www.samaritanministries.org | www.medi-share.org | www.chministries.org |
| Phone Number | (877) 764 2426 | (800) PSALM23 | (800) 791 6225 |
| Payment Arrangements | \$285/mo. + \$165/yr. administration = \$3585/yr. | 250: \$365/mo = \$4380/yr 911: \$222/mo = \$2664/yr | Gold: \$450/mo = \$5400/yr Silver: \$255/mo = \$3060/yr Bronze: \$135/mo. = \$1620/yr |
| Contribution | First \$300 per inc. If you negotiate discounts, those discounts are applied against this amount. | 250: first \$250 per inc. 911: first 911 + 20% of next 5k per inc. | Gold: \$1500/yr max (\$500/unit) Silver: \$1000 per inc. Bronze: \$5000 per inc. |
| Limits | 100k per inc./per yr. | 1M/yr – 5M/lifetime /person (1 st month 50k max – accidental injuries only) | 1 st Year: 15k 2 nd Year: 25k 3 rd Year: 50k 4 th Year: 125k 125k lifetime limit per incident |
| Additional Coverage (beyond normal limits) | Save to Share \$300/yr (we save in our account). Can be called upon to distribute ½ at any given time. If you leave the program the money remains yours. | Prayer List | Brother’s Keeper \$300/yr(?) Ensures coverage over 125k lifetime limit at 100k per year (grows 100k each year) until reaching a max of 1M. |

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| | Needs over \$100k | | |
| Motor Vehicle | <p>Addl. \$15/mo. (lower if no members are in vehicle accidents)</p> <p>Same rules apply as normal sharing.</p> | <p>\$25k/person (after the auto ins. pays 25k)</p> <p>In vehicle owned, leased or rented by head of household</p> <p>Addl. \$18/mo. will extend shareable amount to normal limits</p> | <p>\$25k/person</p> <p>\$50k/accident/family</p> |
| Death Provision | None | \$5k if under 65 or 70 (if in program for at least 5 yr) | |
| Transparency | <p>Straight forward admin cost.</p> <p>Monthly distribution sent directly to the family in need.</p> | <p>Payments sent to processing center.</p> <p>Web site shows the member who your share went to.</p> | <p>Payments sent to processing center.</p> <p>Independently audited.</p> |
| Preexisting Conditions | Generally no, though can be covered if gone 12 mo. w/o symptoms | | Prayer Page |
| Maternity | <p>After 18 mo. Then standard contribution and max applies</p> <p>Prior to 18mo. – no less than the total amount that the member has sent in monthly shares since the beginning of membership.</p> | <p>Qualify: faithfully sharing since conception</p> <p>250: up to 8k + 7k (additional if nec.)</p> <p>911: up to 3k + 2k</p> <p>Medi-share will seek money from foundations in the case of birth defects. Cooperation is mandatory to receive funds.</p> <p>(NOTE: pregnant women are not eligible for membership until 21 days after birth)</p> | <p>Qualify: Eligible after 300 days.</p> <p>Standard contribution/max applies.</p> <p>\$25k max for birth and congenital defects.</p> |
| 65 and Older | Medicare A & B not required if it violates | Medicare A & B required. | Medicare A & B required. |

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| | your conscience. | 50k/yr limit | |
| Dr. Selection | No restrictions. "Alternative" Med. Not shared unless MD. | PPO or Penalty: 70% U&C (provider) \$20 or \$500 (facility) | No restrictions. |
| Submission Process | Send: Copies of Bills Needs Processing Letter etc.. Submitted within 1 yr. | Call for pre-notification in non-emergency. Emergencies reported w/in 48hrs. | Send: Copies of Bills Needs Processing Brief letter description Submitted within 6 mo. |
| Payment Turnaround | 30-60 days from receipt of bills and required info. | Up to 90 days. | ? |
| Waiting Period (after submitting application) | None | 3-6 Weeks (1 week faster if you apply by phone) \$50 non-refundable application fee. | 45 days after application. |
| Prescreen | None – written testimony. | Medical review nurse will call in 2-4 weeks. | No physicals |
| Bonus | \$165/referral credit | \$100 off one month. | Free month for every new member who joins (and stays in) the program. |
| Policies Set By | Board of Directors, with some decisions being forwarded to members. | Members can Vote Board of Directors reviews | Board of Directors with some decisions being forwarded to members. |
| Unique Program Features | If need is less than shares then you amount could be prorated down. If need is more than share then it will be carried over at least one month. All | | |

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| | members would receive a prorated payment. | | |
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