



# Christian Healthcare Ministries



# Christian Healthcare Ministries

- The original health cost sharing ministry in the US
- In our 38th year of ministry
- Based on Acts 2 and 4 and Galatians 6
- No Unmet Needs Among Us!



# Christian Healthcare Ministries

- Completely debt free
  - Dave Ramsey
  - Howard Dayton
- Administrative cost is about 1% of gift amounts (our goal is less than 4%)
- Operating in all 50 states
  - (includes missionaries around the world)



# Christian Healthcare Ministries

- Over 400,000 members strong
- Accredited Charity with the Better Business Bureau
- Included in the ACA as a legitimate individual exemption
- ACA Qualified Group Plan can be created with an HRA





# Christian Healthcare Ministries

- *No physicals or fees to become members*
- *Share 100% of eligible medical needs*
- *No **REQUIRED NETWORK!**  
Use any doctor, any surgeon, any hospital, in any state or country.*
- *Programs for pre-existing conditions*



# Pre-existing Schedule: Gold

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All Christians are accepted as CHM members.

Pre-existing conditions\* are shared based on the following schedule:

YEAR 1	YEAR 2	YEAR 3	YEAR 4
Up to \$15,000 (balance may be shared via the Prayer Page)	Add an additional \$10,000 for a total of \$25,000 over 2 years	Add an additional \$25,000 for a total of \$50,000 over 3 years	No Limit at Gold Level with Brothers Keeper

\*Pre-existing conditions under active treatment when you join are not eligible for sharing.

**Groups may be evaluated and considered for exemption from the schedule.**

[www.chministries.org](http://www.chministries.org)



# Schedule Goes Away

All Christians are accepted as CHM members.

Pre-existing conditions\* are shared based on the following schedule:

YEAR 1	YEAR 2	YEAR 3	YEAR 4
Up to \$15,000 (balance may be shared via the Prayer Page)	Add an additional \$10,000 for a total of \$25,000 over 2 years	Add an additional \$25,000 for a total of \$50,000 over 3 years	No Limit at Gold Level with Brothers Keeper

\*Pre-existing conditions under active treatment when you join are not eligible for sharing.

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# ACA QUALIFIED GROUP HEALTHPLAN

Self Funded

**Health & Wellness Plan**  
FINANCIAL RESPONSIBILITY CATEGORIES

1<sup>st</sup>

**and Largest  
Funding Category**

***Christian Healthcare  
Ministries***

*Gold & Brothers Keeper*

When a medical event exceeds  
\$500, CHM Shares ALL  
Eligible Expenses from  
the first dollar  
to an unlimited amount.

## **HRA**

Includes:  
ALL Well Care  
Prescription Meds  
Routine Doctors Visits  
Other as determined  
by Employer  
*Employer Funded*

2<sup>nd</sup>

**Funding Category**

3<sup>rd</sup>

**Funding Category**

## **Compliance Fund**

Required by ACA  
Personal Deductible  
Not Shared by CHM  
(Page 45 - 47 of Guidelines)  
Unwed Pregnancies  
Self Inflicted Injuries, Etc.  
*Employer Funded*





# Self-funded Plan with CHM Gold level and BK

\$0 to \$500	\$501 to \$125,000	\$125,000 and beyond
<b>Personal Responsibility</b>	<b>Gold Service Level</b>	<b>Brothers Keeper</b>
Member Group funded HRA	\$150 per mo / per unit	Savings Account – Pay as needed
<p style="text-align: center;"><b>Health Reimbursement Arrangement</b></p> <hr/> <p>Includes ALL Well care or Minimum Essential Coverage (MEC) such as routine:</p> <ul style="list-style-type: none"> <li>• Doctor visits</li> <li>• Prescription meds</li> </ul> <p>Optional Items can be added:</p> <ul style="list-style-type: none"> <li>• Eye, dental, etc.</li> </ul> <p>Administration:</p> <ul style="list-style-type: none"> <li>• Self-administered</li> <li>• 3<sup>rd</sup> Party</li> </ul>	<p>Dr's visits leading to diagnostic procedures above \$500</p> <p>Diagnosis requiring treatment or surgery above \$500</p> <p>Includes inpatient and outpatient services</p> <p>Emergency Room visits above \$500</p> <p>Comprehensive maternity services</p>	<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <p style="text-align: center;"><b>Individual Budget Summary</b></p> <p style="text-align: center;">\$ 40 Annual Household Fee + \$100 annual budgeted amnt p/unit \$140 divided by 12 = \$12 p/mo</p> </div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <p style="text-align: center;"><b>Couple Budget Summary</b></p> <p style="text-align: center;">+ \$100 annual budgeted amnt p/unit \$240 divided by 12 = \$20 p/mo</p> </div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <p style="text-align: center;"><b>Family Budget Summary</b></p> <p style="text-align: center;">+ \$100 annual budgeted amnt p/unit \$340 divided by 12 = \$28 p/mo</p> </div> <div style="border: 1px solid black; padding: 10px; text-align: center;"> <p><b>38 Years of Sharing Needs.</b></p> <p><b>NO UNMET NEEDS AMONG US!</b></p> </div>

# Self-funded Group Health Plan Budget Estimator

	HRA Estimate	Gold Plan Monthly Amount	Brother's Keeper Budgetary Monthly Amount	Totals
FAMILY	\$400	\$450	\$28	\$878
COUPLE	\$300	\$300	\$20	\$620
SINGLE	\$200	\$150	\$12	\$362

Budget \$4,000 for the upfront cost to establish a Self-Funded Health Plan



Christian  
Healthcare  
Ministries



# PLAN ESTIMATOR

- Your current health plan information:
  - Couples with children \_\_\_\_\_ x \$878 = \_\_\_\_\_
  - Couples with no children \_\_\_\_\_ x \$620 = \_\_\_\_\_
  - Singles with children \_\_\_\_\_ x \$620 = \_\_\_\_\_
  - Singles with no children \_\_\_\_\_ x \$362 = \_\_\_\_\_
  - Sub – Total \$ \_\_\_\_\_
  - Current plan cost per month \$ \_\_\_\_\_
  - MONTHLY VARIANCE \$ \_\_\_\_\_
  - Current plan deductibles \$ \_\_\_\_\_
  - Deductible Variance \$ \_\_\_\_\_

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