

Comparing Samaritan Ministries Programs

Biblical community applied to health care

All programs are built around direct, member-to-member ministry. Fellow believers help one another with medical burdens through prayer, notes of encouragement, and giving.

Choosing a sharing program

You are free to choose whichever health care sharing program is the best for you and your family. You may continue to participate in Samaritan™ Classic or Samaritan™ Basic if you so choose. Samaritan™ Given™ is not intended as a replacement for either of the existing programs.

Choosing a medical provider

You have the freedom to choose your provider regardless of which health care sharing program you select. In most cases, the medical services must be offered by a licensed medical provider in order to be eligible for sharing.

Start date options when switching

When you sign up to switch to Samaritan Given, the switch will be effective as of the 1st of the month after the most recent month you've been assigned to share.

For example: *On April 5th, your most recent Share assignment will be for the month of April. So your start date with Samaritan Given would be May 1st. On April 28th, your most recent Share assignment would be for the month of May. So your start date with Samaritan Given would be June 1st. Any medical bills you submit will be subject to the guidelines of the program you were in at the date of service.*

Sending my last Share in Classic/Basic

You fund your sharing wallet a month in advance of the month in which you send your sharing portion. This means that when you switch to Samaritan Given, you will be asked to both fund your sharing wallet with the initial deposit as well as send your last assigned Share from Samaritan Classic/Basic.

For example: *Let's say your monthly Share in Classic is \$454 and your monthly deposit in Given™ is \$370. The last month of your participation in Samaritan Classic/Basic, you would:*

- 1. send your last Classic/Basic Share of \$454 to another member, and*
- 2. fund your Given sharing wallet with \$370.*

PROGRAM COMPARISON

Samaritan Given

Membership options

There are three sharing levels to choose from:
Given™ 10 (\$1,000 AUA; 10% co-share; \$2,500 max co-share)
Given™ 15 (\$2,000 AUA; 15% co-share; \$3,750 max co-share)
Given™ 20 (\$5,000 AUA; 20% co-share; \$5,000 max co-share)

You and your household will have an annual unshareable amount (AUA) of \$1K, \$2K, or \$5K before any of your medical bills are shareable. The AUA begins on your Samaritan Given start date and resets annually. After meeting the AUA, bills are shareable at the member's selected sharing percentage (90%, 85%, or 80%), with a maximum cumulative co-share (\$2,500; \$3,750; or \$5,000).

Annual Unshareable Amount (AUA) vs Initial Unshareable Amount (IUA)

Bills of any amount can be applied toward the AUA. Once the AUA is met, bills are eligible for sharing. If you are participating in Given 10 with an AUA of \$1,000 and you submit four bills of \$250 each, you will have met your AUA. Subsequent bills will be eligible for sharing. The AUA resets on an annual basis. (*Repriced/discounted amounts are not credited toward the AUA.*)

Submitting a bill

Present your membership card to your medical provider and your bills will be processed by Samaritan Ministries automatically. (*You may manually submit bills if your provider does not bill electronically.*)

Paying your provider

Once you receive the funds from other members, the payment is sent electronically to your provider.

Interaction with providers

You do not need to negotiate discounts, since our third-party services will reprice the charges to a fair price on your behalf. Typically you will not need to be involved in securing itemized bills, since billing information is sent electronically to Samaritan Ministries when you use your membership card. Repriced/discounted amounts are not credited toward the AUA.

Prescriptions

The initial \$20 of each prescription is unshareable. 60% of the remaining amount is shareable. Prescriptions are not subject to nor applied toward the AUA, co-share, and maximum co-share (*unless when presented as inpatient charges*). (*Note: The shareable amount of prescription medication is reimbursed to you by paper check in the postal mail.*)

Samaritan Classic/Basic

There are two sharing programs to choose from:
Samaritan Classic (\$400 IUA; no co-share)
Samaritan Basic (\$1,500 IUA; 10% co-share; \$13,500 max co-share)

In Samaritan Classic, the initial \$400 per medical condition is unshareable. The remaining charges are eligible for sharing. In Samaritan Basic, the initial \$1500 per medical condition is unshareable, but can be offset by documented discounts you receive on your bills. The remaining charges are shareable at 90% with a maximum cumulative co-share of \$13,500.

Any medical incidents where the total bills exceed the IUA (*either \$400 in Classic or \$1500 in Basic*) are eligible for sharing, subject to the details in the Guidelines. If you submit four bills of \$250 in Classic, they are not eligible for sharing unless they are all related to the same medical need. Your bills for a medical need must cumulatively exceed the IUA before we can start sharing your bills. The IUA applies per medical need, and is not reset based on any timeframe. (*Discounts you receive are applied toward the IUA in Samaritan Basic only.*)

Once you receive an itemized bill from your provider in the mail, submit it to Samaritan Ministries either online through the Dashboard or by postal mail.

Once you receive the funds from other members, you send the payment manually to your provider.

Unless the charges are very large, you participate actively in stewarding resources by personally negotiating a fair price for the services you received. You are responsible for ensuring that the bill is sufficiently itemized in order for Samaritan to determine the charges' eligibility for sharing. In Samaritan Basic, discounts you receive are applied toward the IUA.

A 120-day supply of prescription medication is eligible for sharing per Need (*must be purchased within the 120-day period*).

Samaritan Given

Samaritan Classic/Basic

Therapy	Initial \$20 of each outpatient therapy visit is unshareable. 60% of the remaining amount is shareable. Therapy charges are not subject to nor applied toward the AUA, co-share, and maximum co-share (<i>unless when presented as inpatient charges</i>). No limit to number of sessions.	Limited to sharing 40 outpatient sessions for a particular Need. No specific limit to the sharing of inpatient therapy visits.
Supplements	Supplements are not eligible for sharing.	A 120-day supply of supplements is eligible for sharing per Need (must be purchased within the 120-day period).
Sending your monthly portion	Sharing is a two-step process. First, you fund your sharing wallet each month automatically on a date you select (10 th , 15 th , 20 th , or 25 th). Second, you minister directly to other members by sending a portion of your sharing wallet balance to them the following month using either the Samaritan Given mobile app or web app.	You are assigned an amount to send to another member once a month, which you send either by check or through the Dashboard via PayPal.
Communication platforms	The Samaritan Given mobile app and web app allow you to send your sharing portion to other members, message them directly with prayer and encouragement, and check the status of your bills. You will receive all communication from Samaritan online.	Members are able to share with one another through the web app if they have signed up for eSharing. They may choose between online or postal mail communications, whether with one another or with Samaritan. Samaritan Classic and Basic do not have a mobile app.
When do I send my share?	You receive a notification on your monthly sending date when it's time to send your sharing portion. TIP: <i>This will be especially convenient if you download the mobile app.</i>	You are asked to send your monthly Share by the 15 th of the month.
How are ministry operations supported?	Each month when you fund your sharing wallet, a ministry operations fee is withdrawn automatically from your sharing wallet. The fee is calculated as 18% of your assigned share deposit amount.	One month out of the year, you send your assigned Share amount to Samaritan Ministries to pay for ministry operations. The other eleven months, you send your assigned Share directly to another member in need.
Is there a mobile app?	Yes.	No.
Alternative treatments <small>(defined as those proposed by a member for a condition lawfully diagnosed by a licensed medical professional, but not prescribed by the member's provider)</small>	Not eligible for sharing.	May be eligible for sharing with prior written approval from Samaritan.
Preventive care	Not eligible for sharing.	Not eligible for sharing.

Samaritan Given

Samaritan Classic/Basic

Pre-existing conditions

(Medical conditions that exist prior to membership are generally not eligible for sharing)

If you switch to Samaritan Given from Samaritan Classic/Basic, the pre-existing status of any medical condition will persist, i.e. a condition deemed to be pre-existing in Classic/Basic will remain pre-existing in Given. However, if 24 consecutive months of membership have passed (including your participation in Classic/Basic) without receiving treatment for a pre-existing condition, the condition is no longer considered pre-existing.

Needs that result from a condition that existed prior to membership (*known or producing observable symptoms*) are only eligible for sharing if the condition appears to be cured, and 12 months have passed without any symptoms (*whether or not benign*), treatment, or medication (*even if the cause of the symptoms is unknown or misdiagnosed*). For certain conditions, the period of time is extended to five years.

Catastrophic needs

Samaritan Given has no dollar limit to the amount of eligible medical bills that can be shared. There is no separate program required for sharing catastrophic needs. We work with third-party services to secure fair and reasonable charges.

The maximum shareable amount per eligible medical need is \$250,000 in Classic and \$236,500 in Basic. An optional program called Save to Share™ is available, where members add an additional amount to their monthly Share to help one another with needs over the maximum sharing limits. We work with third-party services to secure fair and reasonable charges.

Maternity care sharing

The final billed amounts are eligible for sharing. Estimates or prepayment agreements for maternity services are not eligible. One person memberships are not eligible for sharing maternities.

Members may request to share maternity estimates prior to the birth of the baby, or else submit the final billed amount. Early maternity sharing is subject to the details in the Guidelines. One person memberships are not eligible for sharing maternity needs unless certain criteria are met.

Cost increases

Each year the Board of Directors will review whether additional funds are needed to meet the ongoing medical bills, and the Board will adjust the share deposit amounts accordingly. Considering the continuous inflation and rising costs of health care, we anticipate that a reasonable annual increase to the monthly share deposits will be necessary. Any adjustment applies to each membership at the member's next continuation date.

The Board of Directors may propose share increases to the members when it appears that additional funds are needed to meet ongoing medical bills. Share increases must be approved by members' vote. For a proposal to increase a share amount to pass, it must receive a three-fifths majority of the weighted votes cast. Increases take effect after the member vote passes.

Full Program Guidelines

[Samaritan Given Guidelines](#)

[Samaritan Classic/Basic Guidelines](#)

Medical conditions, their treatment, and the way they are shared vary between our programs. Please see the Health Care Sharing Guidelines for Samaritan Classic and Basic or Samaritan Given to learn more. The summary statements above provide general guidance regarding the various programs. In making a determination whether a bill is shareable, we will review the specifics of that need under the then applicable guidelines.