

# Guidelines for Health Care Sharing

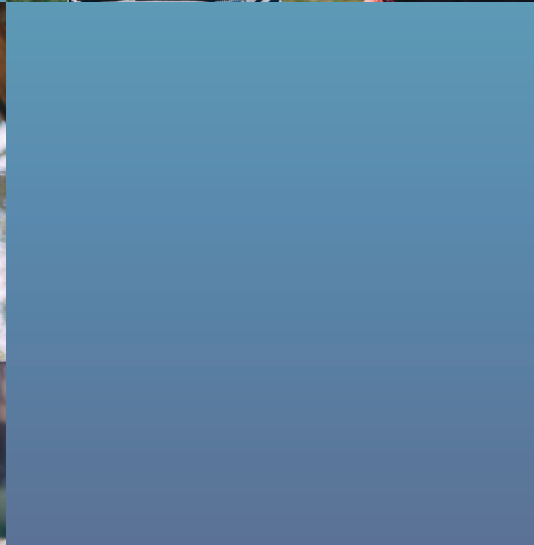
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in Samaritan™ Given™ Beta

NOVEMBER 2022

**Samaritan Given closed on July 31, 2022.**

Samaritan™  
MINISTRIES



# Guidelines for Health Care Sharing

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**Guidelines for Health Care Sharing in Samaritan Given**

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Samaritan Ministries International (SMI) is recognized by the IRS as a 501(c)(3) charity that administers a health care sharing ministry. The ministry enables Christians to help one another with medical needs without using health insurance. Health care sharing is not insurance. Members share one another's medical expenses through voluntary giving, not because of legal obligation.

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# Foundational Principles



## **We believe the following Biblical principles are basic to the life of every believer; therefore foundational to our health care sharing ministry:**

### **Jesus Christ is our Provider for every need.**

As the Creator of all things, He is the only One with all the resources necessary to meet every need that occurs in His creation.

### **Our needs are more than physical.**

Human beings are more than just a collection of cells, and we have needs that go beyond the physical body. Our members come together to meet the financial, physical, and spiritual aspects of each medical need.

### **God has made us stewards of His resources.**

As a first line of defense, members of the Body of Christ are responsible to use the resources they've been given by God to care for themselves, their family, and others.

### **Our local Christian church offers us support.**

We seek to support and supplement the local Body, not replace it. We depend on local Christian church leaders to provide accountability for the Samaritan members under their care.

### **Mankind is the crown of His Creation.**

Because we bear the image of God, we are to respect all human life at all stages of development. Therefore, we live according to Biblical principles in all aspects of our lives by treating our bodies as temples of the Holy Spirit.

**Let each of you look not only  
to his own interests, but also  
to the interests of others.**

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**PHILIPPIANS 2:4**



# I. Membership Requirements

To become a member of Samaritan Ministries International as a participant of Samaritan Given, you must meet all the requirements of this section and submit an online application, including an Accountability Verification received and approved by Samaritan Ministries International (*hereafter "Samaritan Ministries"*). As long as you continue to meet these requirements and fulfill all membership responsibilities, your membership will continue.

**Note: The Samaritan Given program closed on July 31, 2022.**

When the Samaritan Given program closed, we offered members in Given the opportunity to switch to either Samaritan Classic or Basic. Members we didn't hear from by July 15, 2022, were switched to Samaritan Basic so that they would still be eligible to have medical bills shared after Given's closure. If you are one of the members we automatically switched, your membership continued August 1, 2022, in Samaritan Basic and you are still required to abide by the [Samaritan Basic Guidelines](#). Additionally, if your membership was automatically switched, you were also automatically signed up for Save to Share™.

We believe the following membership requirements benefit all members by being Scriptural, and also by minimizing medical risks and costs, ensuring proper accountability, and encouraging good health practices:

- A. Be a professing Christian according to Biblical principles. Every adult on the membership must affirm the following member Statement of Faith:

**I believe in the triune God of the Bible. He is one God Who is revealed in three distinct Persons—God the Father, God the Son, and God the Holy Spirit.**

GEN 1:26 | LUKE 1:35, 3:21–22 | 2 COR 13:14 | MATT 28:18–20

**I believe Jesus Christ was God in the flesh and continues to be such even after His resurrection—fully God and fully man. He was born of a virgin, lived a sinless life, died on the cross to pay the penalty for our sins, was bodily resurrected on the third day, and now is seated in the heavens at the right hand of God the Father.**

ISA 7:14, 9:6 | MATT 1:22–23, 26:64 | MARK 16:19 | LUKE 24:38–40 | JOHN 1:1–2, 1:14, 1:29, 2:18–21, 5:18, 8:46 | ACTS 2:32–33 | 1 COR 15:3–4, 15:20–21 | 2 COR 5:21 | COL 1:15–20, 2:9 | HEB 1:1–4, 4:14–15, 7:26, 9:11–14, 10:10–12 | 1 PETER 2:22–24 | 1 JOHN 3:5

**I believe that all people have sinned and fallen short of God’s glory and can be saved from eternal death only through faith in Jesus Christ, Whose atoning death and resurrection secures for us eternal life.**

JER 17:9 | JOHN 3:3, 14:6, 20:30–31 | ROM 3:9–11, 3:23, 5:12–21, 10:8–13 | EPH 2:8–9

- B. Affirm and seek to submit to the authority of the Christian Scriptures and their teachings.

DEUT 4:2 | MARK 7:8–13 | JOHN 17:8, 17:17 | GAL 1:11–12 | 2 TIM 3:16 | 2 PET 1:20–21

- C. As a community of Christians helping other Christians with their medical bills, every adult on a membership must attend a Biblical, Christian church (at least three out of four weeks per month, except in situations where weather or your health prevent you from attending). If it is not possible for you to

regularly attend a Christian church, please submit a letter giving the details. *Fellowships, churches, temples, wards, and denominations that fall outside of Biblical, Christian faith—such as the Church of Scientology, Unitarian, Jehovah’s Witnesses, and The Church of Jesus Christ of Latter-day Saints—do not qualify for the church attendance requirement.*

HEB 10:25

D. Believe you are to bear one another’s burdens.

GAL 6:2 | PHIL 2:4

E. Agree to: not abuse any legal or prescribed substance, abstain completely from illegal drugs and recreational use of marijuana, and abstain from tobacco use (*a rare celebratory cigar or pipe, e.g. when a baby is born, is allowed*).

ROM 13:1 | 1 COR 6:12

F. Limit consumption of alcohol to moderate amounts and never drink to drunkenness nor cause another brother or sister in Christ to stumble.

EPH 5:18

G. Abstain from any sexual activity outside of traditional Biblical marriage as designed by God between one biological man and one biological woman, which precludes rejecting one’s biological sex in any manner. If you are married, the marriage must be that of a traditional, Biblical nature between one biological man and one biological woman.

GEN 1:27, 2:24 | MATT 19:5 | 1 COR 6:18

H. Agree to practice good health measures in accordance with the principle that your body is the temple of the Holy Spirit.

1 COR 6:19–20

- I. Keep your membership active by promptly sending your sharing portion to all members assigned to you in your monthly sharing portion notification (see *Section III.H.*). A notification will be given to members who are late in sending sharing portions, and they will lose eligibility to have their own medical bills shared until the issue has been corrected.

LUKE 16:10

- J. Agree that when you have a dispute with a fellow Christian, and your fellow Christian is willing to submit that dispute to fellow believers for resolution, you are not to sue each other in the civil courts or other government agencies (see *Section XI. "Reconciling Disagreements"*). A person initiating a legal proceeding against Samaritan Ministries to become a member would disqualify himself from membership.

1 COR 6:1–8

- K. Sign and submit your medical release each year (see *Section IX.H.*). A medical release for any participating minors will need to be signed on their behalf by the primary member.
- L. If you are the primary member or spouse of the primary member, have someone to whom you are accountable (*pastor, elder, church official, small group leader, accountability partner, etc.*) sign an Accountability Verification (*completed online*) confirming that you meet membership requirements. The Accountability Verification must be received and approved by Samaritan Ministries, and the accountability person may not be a member of your immediate family.
- M. Agree to these requirements when you apply for membership and provide background information including name and date of birth for all members; email address and the last four Social Security number digits of all participating adults;

phone number of any participating spouse; and phone number, address (*both mailing and physical*), a government-issued ID number, and complete Social Security number of the primary member.

- N. Sign and submit your Member Agreements, confirming that you meet the above requirements. You will need to annually reconfirm that you still meet these requirements.

PROV 10:9

- O. Participate in Samaritan Given online. All members will interact with Samaritan Ministries and one another online. Electronic funds transfers (*EFTs*) from the member's bank account to the virtual share account will be scheduled on a monthly basis for automatic withdrawals. Each membership will utilize a virtual share account in order to send funds to other members. Receiving members will receive those funds in bill pay accounts, the sole purpose of which will be to pay shareable bills (*see Section III.D. for more details*).

Samaritan Ministries retains the discretion to remove from membership any member who violates the intent or spirit of the membership requirements, who departs from an orthodox understanding of the Statement of Faith, or whose behavior violates Biblical standards such that they may bring the ministry into disrepute.

If at any time you no longer meet all of these membership requirements, you must notify Samaritan Ministries immediately, and your membership and all privileges will be suspended unless otherwise indicated. If it comes to our attention that you no longer meet all of these membership requirements, we will notify you, and if necessary, we may take steps to inactivate your membership. When an issue of possible membership ineligibility

arises, we may seek the assistance of your accountability person and/or the leadership of your church and provide it with the necessary information to help us resolve the issue. The member may request resolution of the question through the mediation and arbitration provisions of Section XI.

Your health status has no effect on your eligibility for membership. However, there are limitations on the sharing of bills for some conditions that existed before membership. Other medical bills which members share have specific requirements. For a detailed explanation of the medical conditions that are shared or not shared by the members, see Sections VI-IX.

To be eligible to have a medical bill shared, a member must be meeting all of the requirements of membership including being current with all sharing portions, and the bill must not be caused by conduct inconsistent with membership requirements.

## II. Membership Defined

A membership in Samaritan Ministries is limited to members of the same nuclear family. Nuclear family includes only husband, wife, and children, but can include grandchildren or other child relatives when the circumstances meet the criteria in Section II.F. There are four Samaritan Given membership sizes—one person; two person (*two members of the same nuclear family*); three to seven person (*between three and seven members of the same nuclear family*); eight or more person (*eight or more members of the same nuclear family*).

Any unmarried children age 17 and under, and unmarried children age 18 and over who meet the requirements of paragraph A, may be included in a family membership. Their medical bills may be submitted for sharing if they are active members and meet the member requirements in Section I. Adult children age 18 and over must verify that they meet the member requirements by signing the Member Agreements and medical release.

### **A. Adult Children** *(Age 18 and Over)*

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Your single children from age 18 up to and including age 25 may be on your membership if they are living at home (*which includes while away at school full time*) and they continue to meet all membership requirements. Adult children who reach age 26, marry, or move away from home are no longer eligible to remain on their parents' membership and must split off to their own membership (*see more details in Section III.K. "Adding or Removing a Member"*).

If the adult child turns age 26 without creating his own membership, he will be inactivated from Samaritan Ministries membership as of the first of the month following his birthday month unless he contacts us beforehand to establish that he qualifies under the following criteria. A child may be on a family membership after turning 26 if:

- he is not able to sustain employment due to a permanent disability, and
- his legal residence is with his parents or in a long-term health-care facility, and
- he received more than 50% financial support from his parents and qualifies as a dependent on his parents' federal tax return.

Samaritan Ministries will request that the parent provide reasonable documentation demonstrating the parent is responsible for the support and medical expenses of the adult child. Contact your Member Services team if you wish to apply for this status.

If parents inactivate their membership, adult children age 18 and over must split off to a new membership in order to remain members.

Minors may not participate as members when no parent is active on the membership. If you are interested in a child-only Samaritan Ministries membership, please see the Samaritan Classic program details for more information.

## **B. Marriage**

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When your children are married, they must have their own membership even if they are under age 26 or qualify as your dependent for tax/legal purposes. The spouse will not be a part of the new membership until they submit completed Member Agreements, medical release, and Accountability Verification. Samaritan Ministries must receive and approve the completed Accountability Verification for that individual (see *Section I.L.*).

Your children are required to create their own membership within 60 days of the marriage date. (See *more details in Section III.K.3. "Splitting Off onto Separate Membership"*). No credits or refunds will be issued to the parents' membership for time they may have had a higher share deposit amount due to an ineligible adult child.

## **C. Sixty Day Transition Allowance**

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If an adult child becomes ineligible to remain on his parents'



membership because he no longer lives at home (full-time school is an allowable exception) he will have a 60-day transition allowance to obtain his own membership. It is the child's obligation to be aware when he is responsible for his own membership. If the child creates his own membership within the 60-day transition period, he will keep his original member start date.

If more than 60 days pass while ineligible to be on the parents' membership, the child will have a new member start date once he signs up for his own membership. Any incidents which occur between the time they were ineligible to be on his parents' membership and the new start date will not be shared. No credits or refunds will be issued to the parents' membership for time they may have had a higher share deposit amount due to an ineligible adult child. (See more details in Section III.K. "Adding or Removing a Member".)

## **D. Newborn**

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To add a newborn to the membership, the member should notify Samaritan Ministries as soon as possible subsequent to the birth of the baby. As long as you notify Samaritan Ministries to add the baby to your membership within 60 days of the birth and one or both parents were members as of the baby's birth, the baby's start date will be backdated to his date of birth; otherwise, the effective member start date will be no earlier than the date of notification to Samaritan Ministries. This guideline applies equally to both situations where the addition to the membership will increase the monthly share deposit and when the share deposit amount will remain the same.

Please be aware that there are specific guidelines addressing sharing medical bills for a newborn (see Section VIII. "Maternity and Newborn Care").

## **E. Adoption**

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Adopted, unmarried children are considered members of the family the same as biological children. Members may add their adopted children to the membership once the adoption is complete. Samaritan Ministries may request documentation which demonstrates the adoption was complete prior to adding the child to membership.

## **F. Other Child Relatives**

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Grandchildren or other children related to the primary member or related to the member spouse (such as a niece or nephew) may be included as part of the primary's membership if they meet all of the following criteria:

- They live permanently with the primary member (*at his residence*), and
- The primary member has legal custody of them, or the grandchildren are themselves the children of a minor, and
- They meet the eligibility Guidelines for children, and
- They have no other agency, person, or group responsible for their medical bills.

Samaritan Ministries will request that the primary member provide reasonable documentation demonstrating the children are eligible to participate on the membership under these criteria.

# III. Member Responsibilities

Please familiarize yourself with the following duties so we can minister to each other more efficiently and effectively. Your faithful participation directly ministers to other members.

## A. Check Your Messages

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Each member should faithfully check Samaritan Given app notifications and/or email for the sharing portion assignment, and promptly contact Samaritan Ministries to request the sharing assignment if you have not received them on your monthly sending date. See Section III.H. "Sending Sharing Portions".

## B. New Members

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To begin a membership, the new member pays a non-refundable signup fee to Samaritan Ministries (*currently \$200*), along with an initial share deposit into the sharing wallet (see Section III.E. "Monthly Share Deposit") to have funds available for sharing in the following month.

All participating adults must complete the member documents required in Section I. "Membership Requirements" no later than 30 days after membership start date. These include an electronically signed Accountability Verification (see Section I.L.) for the primary member and (*if applicable*) participating spouse of the primary member. Members' medical bills will not be eligible for sharing until all required member documents have been signed.

The completed Accountability Verification must be reviewed

and approved by Samaritan Ministries in order for the member to be eligible. If the primary member does not have a completed Accountability Verification within 30 days, the entire membership will be inactivated. If the spouse does not have a completed Accountability Verification within the same timeframe, that individual member will be inactivated.

### **C. Setting Up a Sharing Wallet**

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During signup the primary member will establish a virtual sharing bank account (*sharing wallet*) and will be asked several banking related questions that are needed to establish this account. After the sharing wallet is established, share deposits will be automatically transferred from the member's linked bank account into the member's wallet (*to be available for sharing in the following month*). Sharing portions will be withdrawn from the wallet when the member sends them.

The funds in a member's sharing wallet are designated for the purpose of sharing with other members to help them pay their medical bills. These funds should be considered earmarked for the medical needs of fellow brothers and sisters in Christ, not as a savings fund for oneself. The funds may not be withdrawn for any other purpose, but upon membership inactivation the inactivating member may keep the funds if they wish. At the end of your membership, we encourage you to use any remaining sharing balance for the purpose of sharing with your fellow brothers and sisters in Christ, and to allow any remaining funds to be a blessing to them.

The member can review the balance of his sharing wallet at any time on the Samaritan Ministries Samaritan Given web app. The balance will fluctuate month to month, depending on the specific needs of the other members to whom that member is

assigned to share. There is a limit to the total balance allowed in the sharing wallet, see Section III.F. "Sharing Wallet Balance Limit" for more information.

A sharing wallet must be funded by a U.S.-based linked bank account. It may not be funded from a foreign bank account.

Samaritan Ministries utilizes third-party services, Sharable and America's Christian Credit Union (ACCU), to set up the member's sharing wallet. Sharable is an organization that facilitates the transferring of funds from the member's funding account to his sharing wallet. ACCU is the entity under which each member will create the financial account comprised of both the sharing wallet and bill pay account(s). For legal purposes, the Sharable terms and conditions presented to the member at signup will refer to the sharing wallet and bill pay account(s) collectively as the "Sharable Account".

#### **D. Bill Pay Account**

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The virtual sharing bank account the member creates through Sharable and ACCU will also facilitate the paying of the member's shareable medical bills through his bill pay account. As other members send their sharing portions to the receiving member, the funds are held in the receiving member's bill pay account until the shareable amount for a particular bill has been received. The receiving member will receive notifications from Samaritan Ministries alerting him that the funds have been received.

The shareable amount will be debited from the bill pay account electronically, unless the receiving member stops the payment from going through to the provider within 48 hours of the receipt of funds notice. These funds belong to the member. However, their use is specifically restricted to the purpose of

paying the shareable bills. They may not be withdrawn or used for any other purpose.

If a member chooses to stop payment on a bill, he is encouraged to communicate with Samaritan Ministries staff members as soon as possible to explain why the payment was stopped. Samaritan Ministries staff members will work with the member to help resolve the issue and proceed with payment to the provider. If the issue cannot be resolved quickly, the funds will be redirected to another member's bill pay account to meet other shareable bills in the meantime. Once the issue causing stopped payment is resolved on the initial bill, it will be shared again.

## **E. Monthly Share Deposit**

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The amount debited from the member's linked bank account each month is determined by the sharing level the member selects. (*See details immediately below in this section.*) New members will be required to make their initial share deposit at the time of signup.

The monthly share deposit date is selected by the member from a list of days of the month (*10<sup>th</sup>, 15<sup>th</sup>, 20<sup>th</sup>, or 25<sup>th</sup>*). On that date, a withdrawal from the member's bank account is deposited monthly into his sharing wallet by automatic Electronic Funds Transfer (*EFT*) to ensure funds are available for sharing in the following month. Members receive notification of their upcoming monthly share deposit near the 5<sup>th</sup> of every month.

If a member fails to fund his sharing wallet, Samaritan Ministries will alert him so he may correct the issue. If he does not resolve the issue in a timely manner, he may be required to make a deposit for two months at once (*for the previous month and the current one*), even if it's before the deposit date in the second

month. Ultimately, Samaritan Ministries will inactivate a member if he persistently fails to fund his sharing wallet.

If a member wishes to change the date of his monthly share deposit, he may do so any time using the web app. If the new deposit date has already passed, the funds will automatically be withdrawn within 24 hours. If the new deposit date has not yet passed, the withdrawal will happen that same month on the date selected.

Immediately following the monthly automated share deposit, a ministry operations fee will be deducted from the sharing wallet. During each of the new member's first three months of membership, the ministry operations fee will be 90% of his share deposit. After that, the fee will remain at 20% each month.

The standard ministry operations fee is calculated as 20% of the member's monthly share deposit amount prior to any discounts, credits, or adjustments (*including adjustments to keep the sharing wallet balance within the maximum amount allowed, see Section III.F. "Sharing Wallet Balance Limit"*) and will be used for facilitating the member-to-member ministry and other ministry purposes. (**Note:** *The fee is withdrawn from the sharing wallet, not the member's linked bank account. It does not affect the member's monthly share deposit.*)

### 1. Sharing Levels

There are three sharing levels to choose from:

Given 10	Given 15	Given 20
<i>\$1,000 annual unshareable amount</i>	<i>\$2,000 annual unshareable amount</i>	<i>\$5,000 annual unshareable amount</i>
<i>10% co-share (\$2,500 maximum)</i>	<i>15% co-share (\$3,750 maximum)</i>	<i>20% co-share (\$5,000 maximum)</i>

All participating members in a membership must participate under the same sharing level. In other words, the sharing level applies to everyone participating on a given membership.

Each of the program settings comprising a sharing level are explained in more detail below.

### **Annual Unshareable Amount**

The annual unshareable amount (*AUA*) is the total amount of post-repricing eligible charges that a membership household must first submit before bills are shared. The *AUA* options are \$1,000; \$2,000; and \$5,000. Until the submitted household (*post-repricing*) eligible medical expenses reach this threshold, the member's medical bills cannot be shared. This amount resets annually at the membership continuation date. Bills are applied toward the *AUA* based on the dates of service.

### **Co-Share**

The co-share is the percentage of the total eligible charges that are not shared once the *AUA* has been met (*and until the maximum co-share is reached*). The co-share options are 10%, 15%, and 20%.

### **Maximum Co-Share**

The maximum co-share is the total annual limit to the co-share. In other words, this is the maximum cumulative co-share amount within a given membership year. Bills submitted once this amount has been reached will not be subject to a co-share (*this threshold does not apply, however, to prescription and therapy co-shares*).

This amount resets annually at the membership contin-



uation date. The maximum co-share options are \$2,500; \$3,750; and \$5,000.

### **Maximum Shareable Amount**

Regardless of the member's sharing level, Samaritan Given has no dollar limit to the amount of eligible medical bills that can be shared for a member or membership household, as long as the charges are within the Guidelines. Samaritan Ministries also reserves the right to determine what constitute fair and reasonable charges on the member's behalf; see Section IX.H.

### **Exceptions to the Program Settings**

There are a few notable items which are not handled under the general program settings the member selects, but rather they have their own rules to determine shareable amounts. These include the following:

- **Prescription drugs and Therapy**

These items have their own initial unshareable amounts and co-shares which do not count toward the maximum co-share amount. See Section VI.B.28. and 38.

- **Anti-rejection medication**

This item is not subject to any unshareable amount or co-share. See under "Exceptions" of Section VI.B.28.

## **2. Membership Size and Age Groups**

In conjunction with the program settings, a household's monthly share deposit is based on the number of people in your family who are participating in the membership, and the oldest person of that group, as shown in the chart below.

Age 29 or Less				
	1 person	2 person	3-7 Person	8+ Person
Given 10	\$135	\$250	\$325	\$340
Given 15	\$110	\$225	\$275	\$290
Given 20	\$75	\$155	\$195	\$205

Age 30–55				
	1 person	2 person	3-7 Person	8+ Person
Given 10	\$185	\$370	\$425	\$445
Given 15	\$155	\$310	\$375	\$395
Given 20	\$125	\$235	\$245	\$260

Age 56+				
	1 person	2 person	3-7 Person	8+ Person
Given 10	\$285	\$530	\$575	\$600
Given 15	\$245	\$450	\$475	\$500
Given 20	\$185	\$330	\$375	\$395

Members must be from the same nuclear family (See *Section II.*). To share maternity-related medical bills in Samaritan Given, an active membership of two or more people is required. See Section VIII.B. “Eligibility Requirements”.

When the age of participating member(s) in the household causes the membership to be in a new age group, the new share deposit will be recalculated at the continuation date rather than in the middle of the membership year.

**Example:** A membership with a husband and wife household have a membership continuation date of June 1. The wife is age

25, and the husband is age 29. They chose the sharing level with the lowest sharing thresholds (\$1,000 AUA, 10% co-share, \$2,500 max co-share). Since they have a two person membership, and the oldest participating member is age 29 or less, their monthly share deposit is \$250.

For the sake of example, let's say the husband turns age 30 in March. Since the oldest participating member is now in the age 30 - 55 group, the household would have a higher share deposit amount, but it would not take effect until their next continuation date (*June 1*). In the meantime, they would continue with the lower share deposit amount (*age 29 and under*).

**A household's monthly share deposit amount may change during the membership year if the member takes either of these actions:**

- any members are added or removed from the membership (*Section III.K.*), or
- a new sharing level is selected following a "qualifying life event" (*Section III.J.*)

In either case, a new share deposit amount will be recalculated (*taking any age group change into account*) and will take effect the month following the activation/inactivation date or date we received the "qualifying life event" request, regardless of which point during the membership year the change took place.

For example, if we receive a request on March 9 to inactivate a member, the household will have the recalculated share deposit amount withdrawn on their funding date in April (*April 10<sup>th</sup>, 15<sup>th</sup>, 20<sup>th</sup>, or 25<sup>th</sup>, according to the monthly share deposit date they selected. See Section III.E. "Monthly Share Deposit"*).

## F. Sharing Wallet Balance Limit

*Note: Adjustments or temporary variations to this guideline may be implemented, as allowed by the Board of Directors.*

The maximum amount a member participating in Samaritan Given will accumulate in his sharing wallet is 520% of his monthly share deposit amount. In this way, if a member is depositing significantly more funds than he is sending, there will be a limit to the total amount he will be asked to hold in his sharing wallet.

For example, if a member's monthly share deposit is \$100, he will not be required to have a sharing wallet balance of more than \$520 (520% of \$100).

In Line 5 of the example below, the deposit amount is only \$65 instead of the normal \$100, due to the 520% limit. This deposit is calculated from the difference between the balance limit (\$520) and the previous balance from Line 4 (\$455). The full equation is  $\$520 - \$455 = \$65$  share deposit.

Line	Transaction	Amount	Wallet Balance
1	Previous wallet balance		\$400.00
2	Monthly share deposit	\$100.00	\$500.00
3	Ministry operations fee	-\$20.00	\$480.00
4	Sharing portion	-\$25.00	\$455.00
5	Monthly share deposit	\$65.00	\$520.00
6	Ministry operations fee	-\$20.00	\$500.00

Since the member will send a sharing portion and pay the ministry operations fee every month, the wallet balance will not remain at the 520% limit. For this reason, he will always have a monthly share deposit to transfer.

*(Additional sharing wallet rules apply when reactivating a membership. See Section III.P. "Reactivating/Restarting a Membership".)*

## **G. Annual Share Deposit Review**

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Each year the member-elected Board of Directors will review the collective total in all members' sharing wallets to determine whether additional funds are needed to meet the ongoing medical bills of the Samaritan Ministries Given membership. 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.

The adjustment will be applied to all memberships following the annual review. *(Note: The date of the annual review has not yet been determined due to the beta status of the program. Samaritan Ministries will notify members at least 60 days before the share deposit adjustment takes place.)*

The new monthly adjusted deposit will remain the same for the membership year unless unforeseen conditions cause a need for another adjustment. *(Read more in Section IX.G. "Reconciling Bills and Wallet Funds".)*

## **H. Sending Sharing Portions**

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Members commit to sending their monthly sharing portions in a timely manner to other members in need. They send funds online using the Samaritan Given web app.

New members will be assigned a monthly sending date on which Samaritan Ministries will notify them to send their sharing portion to another member(s). The new member will be assigned a sending date of the 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup>, or 4<sup>th</sup> Thursday of the month. The sending date is not affected by the monthly share deposit date (*Section III.E.*)—they are unrelated and determined independently. The assigned sending date will usually remain constant, but in the case where available sharing portions exceed the amount of shareable bills, Samaritan Ministries may shift the member's sending date in order to reconcile sharing portions and bills. Samaritan Ministries will always notify the member on his sending date.

Each membership is responsible for sending their assigned sharing portion on the sending date. Portions that are not sent within six (6) calendar days of the sending date will be canceled, and the member will receive a new assignment the next day. Repeated failure to send sharing portions on time will render a membership ineligible to have bills shared and will ultimately lead to inactivation of the membership.

Members will be sent a monthly notification to let them know it is time to send their sharing portion to another member. The sending member will send his portion from the balance that has accumulated in his sharing wallet. Samaritan Ministries will not ask the sending member to send an amount greater than what he has in his sharing wallet. The amount will vary from month to month depending on how much the receiving members need in a given month. To accommodate various bill amounts, the portion may be divided up among more than one receiving member. Regardless of the number of receiving members, the sending member will send the portion in one action; he will not need to send multiple times.

If any shared medical bill becomes ineligible or unshareable, Samaritan Ministries will redirect the shared funds to another member's shareable bills in order ensure good stewardship of the shared portions.

## **I. Sending Encouragement**

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Jesus Christ is our Provider for every need. As the Creator of all things, He is the only One with all the resources necessary to meet every need that occurs in His creation. Our needs are more than physical. Human beings are more than just a collection of cells, and we have needs that go beyond the physical body. Our members come together to meet the financial, physical, and spiritual aspects of each medical need.

Toward this end, all Samaritan Ministries members commit to pray and send encouragements to one another. Samaritan Ministries facilitates member-to-member ministry by making the prayer requests of the receiving member accessible to the sending member. Receiving members are asked to share a prayer request so that they may receive encouragement and prayers particular to their situation. Sending members are exhorted to send a note of encouragement and pray for the member as they send their sharing portion each month. "... The effective prayer of a righteous man can accomplish much." James 5:16

Sending members agree to keep prayer request information confidential (see also *Section III.L.*).

## **J. Selecting a New Sharing Level**

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Members may choose a new sharing level with different program settings (*annual unshareable amount, co-share, maximum co-share*) annually during the 60 days leading up to their contin-

uation date (see *Section III.M.*), or within the 60 days following a qualifying life event. Qualifying life events are: marriage, divorce, birth, adoption, death, and job loss. Samaritan Ministries may require the member to provide reasonable documentation demonstrating the qualifying life event took place, as well as signatures of all participating adults, prior to allowing the member to participate at a new sharing level.

### **60-Day Sharing Level Window**

The 60 days leading up to your continuation date is your window to select a different sharing level for the following year of membership. The update takes effect at the membership's continuation date, both for the purposes of calculating the monthly share deposit and for determining the shareable amount of any submitted bills.

Members have 60 days from a qualifying life event to select a new sharing level, which would apply to the current year of membership. The update takes effect the first of the month following the member's request and may only be done once during the 60-day sharing level window.

Any medical bills submitted for sharing are subject to the membership settings in effect at the time of medical service.

When a member adjusts his sharing level or adds or removes members from the membership (*Section III.K.*), his monthly share deposit amount may also change. The share deposit will be recalculated based on the number of participating members, the age of the oldest participating member, and new program settings (*annual unshareable amount, co-share, maximum co-share*) you selected. See also *Section III.E. "Monthly Share Deposit"*.



## Transferring accumulated annual unshareable and co-share amounts

At the time a member selects a new sharing level following a qualifying life event in the middle of a membership year, any amounts he has already spent toward the annual unshareable and/or co-share amounts will carry over to the new setting, up to the maximum amount in the new setting.

Sharing Level	Annual Unsharable Amount	Co-Share	Max Co-Share
Given 10	\$1,000	10%	\$2,500
Given 15	\$2,000	15%	\$3,750
Given 20	\$5,000	20%	\$5,000

**Example A:** Member is participating in Given 10, and has met the entire \$1,000 annual unshareable amount, and \$500 toward the \$2,500 maximum co-share. Member gets married, and within 60 days requests to participate at Given 15. The amounts persist in the same categories, so the member would have \$1,000 toward the \$2,000 annual unshareable amount, and \$500 toward the \$3,750 maximum co-share. *(Since the annual unshareable is no longer met, the member would need to meet the remaining AUA before continuing to have bills shared under the Given 15 co-share.)*

**Example B:** Member is participating in Given 20 and has spent \$3,000 toward the \$5,000 annual unshareable amount, and \$0 toward the \$5,000 maximum co-share. Member has a baby, and within 60 days requests to participate at Given 10. The amounts persist in the same categories, up to the maximums in the new setting. Therefore, the member has met the \$1,000 annual un-

shareable amount, but \$0 toward the Given 10 maximum co-share of \$2,500. (*The remaining \$2,000 the member spent toward the annual unshareable has no effect on the AUA threshold, since Given 10 only has an AUA of \$1,000.*)

## **K. Adding or Removing a Member**

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A household may add or remove a member from their Samaritan Ministries membership at any time. There are no limitations to the number of times a household may add or remove a member, nor are there any specific windows in the year where this is limited. However, when a prior member returns on your membership after more than 30 days of being inactive, he will have a new member start date which will affect sharing of his pre-existing conditions. See Section VII. You may add the member to your membership through the Samaritan Given web app, and his membership can take effect either immediately or on the first of the following month.

If you are adding or removing a member which will result in a change to your monthly share deposit (see *Section III.E.*), you must request the change by the end of the calendar month in order for your new share deposit amount to take effect the month following. For example, Samaritan Ministries must receive the request to add or remove the member by July 31<sup>st</sup> in order for the new share deposit amount to be withdrawn in August. If Samaritan Ministries receives the request on August 1<sup>st</sup>, the share deposit amount will not change until the deposit made in September.

If you are removing a member from your membership which will decrease your monthly share deposit (see *"Membership Size and Age Groups" under Section III.E.*), the difference will be credited

and applied the following month. A credit may only be issued for one month's difference.

If you are adding a member to your membership which will increase your monthly share deposit (see "Membership Size and Age Groups" under Section III.E.), you will not be required to pay the prorated difference.

### 1. **Adding Newborns**

*Please see Section II.D. for details regarding adding a newborn to membership.*

### 2. **Adding Adults**

If the added member is age 18 or over, he must complete the Member Agreements and medical release as explained in Sections I.J. and I.M. In addition, when adding the spouse of the primary member to membership, Samaritan Ministries must receive and approve a completed Accountability Verification for that individual (see *Section I.L.*). These member documents will be emailed to the added member, and they must be completed within 30 days of the added member's start date. The added member's medical bills will not be eligible for sharing until all required member documents have been signed. (See *Section IX.B. for more about using the membership card*). If the member documents are not complete within 30 days, the new member will be inactivated from membership due to ineligibility. He will have an additional 30 days to reactivate according to Section III.P.

### 3. **Splitting Off onto Separate Membership**

The person creating a new membership will continue participating in Samaritan Given. He may not switch to a different

program while simultaneously splitting onto a new membership. For additional details around switching membership programs, see Section XIII.

***For adult children splitting off onto their own memberships:***

*Because you are married or move away from parents*

If an adult child is splitting off the membership to create his own membership, he must

- *use the online signup process and*
- *complete the process within 60 days following the marriage date or move date.*

If he wishes to add his spouse to the new membership, he may backdate the spouse's start date to the marriage date if the criteria of Sections III.K.2. and III.K.3. are met.

Any medical condition that was not considered pre-existing while he was participating under his parents' membership will not be considered pre-existing in his new Samaritan Ministries membership. Likewise, any pre-existing medical condition the child had under his parents' membership will still be considered pre-existing in his new membership until the requirements of Section VII. "Pre-Existing Conditions" are met.

If the adult child wants to create a separate membership from his parents beyond 60 days following his marriage date/ move date, it will be treated as a brand-new membership requiring a new membership start date and non-refundable signup fee. His membership will be subject to the pre-existing health conditions sharing limits of Section VII. as if he had not previously been a member.

*Because you turned age 26*

If an adult child is splitting off the membership to create his own membership because he is turning 26, he must

- use the Samaritan Given online signup process *prior* to his 26th birthday, and
- select a continuation date of the first of the month following his 26th birthday. (*For example, if the adult dependent turns age 26 in August, he must select September 1 as his membership continuation date.*)

Any medical condition that was not considered pre-existing while they were participating under his parents' membership will not be considered pre-existing in his new membership. Likewise, any pre-existing medical condition the child had under his parents' membership will still be considered pre-existing in his new membership.

If the adult child turns age 26 without creating his own membership, he will be inactivated from Samaritan Ministries membership as of the first of the month following his birthday month. He may later rejoin Samaritan Ministries. However, the member start date will be reset according to his membership application, unless he meets the membership reactivation requirements (*see Section III.P*).

***For any adult splitting onto his own membership:***

*For any reason other than those listed above*

A participating adult member may, if he so chooses, create a separate membership from the one in which he's currently participating. The member would have a new membership under the following conditions:

- *He will keep his original member start date.*
- *He will have a new membership continuation date.*
- *Any guidelines applying to his existing health conditions will continue according to his original start date, as discussed in Section VII.*
- *He will be allowed to select a new sharing level (Given 10, 15, or 20).*
- *Any sharing thresholds would reset, including his annual unshareable amount and co-share/max co-share.*
- *It will be treated as a brand-new membership requiring a new application and non-refundable signup fee.*

The member may create a separate membership using the current date, the first of the following month, or the first of the month after that. The new membership continuation date will be calculated accordingly (see *Section III.M.*).

#### **4. Changing the Primary Member**

If the primary member no longer wishes to be a member and wants to make his spouse the primary member on the membership, he must contact Samaritan Ministries to effect the change to ensure that the transition is made correctly and securely. Samaritan Ministries staff members will work with him to establish and/or modify any necessary items for the membership to continue.

### **L. Respect the Privacy of Other Members**

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Members share deeply personal prayer requests and detailed health information with one another to allow for specific prayer.

While it is expected this information may be shared with family and prayer partners, please be sensitive: Do not post names or details on social media, blogs, or websites without permission, or in any other way misuse the information. You may not use other members' contact information for solicitation for services or products. In order to protect the privacy and integrity of the ministry members, Samaritan Ministries may inactivate any member who fails to respect the privacy of other members, or who otherwise abuse the information available to them as a member of the ministry.

## **M. Annual Membership Continuation Date**

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### **Determining the Continuation Date**

The membership continuation date is the first of the month in which the membership started. For example, if a membership's start date is July 22, the continuation date will be July 1 each year. In the cases where the active individual members of a household have different start dates, the oldest start date will be used to make the calculation.

For the purposes of calculating the membership start date, memberships that switched from another Samaritan Ministries health care sharing program will have a continuation date based on the date they started participating in Samaritan Given.

### **Annual Requirements**

In order to remain eligible for membership, every participating adult must sign and submit the Member Agreements and medical release each year. A medical release for any participating minors will need to be signed on their behalf by the primary member. Once a member turns age 18, he will be required to

complete his own medical release prior to the next continuation date.

In addition, the primary member and any participating spouse must have a Christian with whom you are in community and who can hold you accountable (*pastor, elder, church official, small group leader, accountability partner, etc.*) sign an Accountability Verification confirming that you meet the membership requirements. The Accountability Verification must be reviewed and accepted by Samaritan Ministries. The primary member will be asked to confirm that any adult children still meet the membership requirements, including that they are unmarried and live at the primary member's home, or are full-time students.

These member documents must be completed annually before the membership continuation date, or the individual failing to submit them will be inactivated (*the entire membership will be inactivated if the primary member fails to submit the required member documents*).

### **Selecting a Sharing Level**

As part of the membership continuation process, members will be asked to select and confirm the sharing level (*Section III.E.1.*) they wish to have for the following membership year, which will take effect on their continuation date. If the member does not select the sharing level he wishes to have prior to the continuation date, his membership will default to the same sharing level in effect at the end of the prior membership year. Any medical bills submitted for sharing are subject to the sharing level program settings in effect at the time of medical service.

If the age of participating members in the household cause the membership to be in a new age group (*Section III.E.2.*) in the



middle of the membership year, the new share deposit will be calculated at the continuation date unless previously included in a share recalculation.

A household's monthly share deposit amount will not change during the membership year unless:

- any members are added or removed from the membership (*Section III.K.*), or
- a new sharing level is selected following a "qualifying life event" (*Section III.J.*),
- a share deposit increase is deemed necessary after review from the Board of Directors (*Sections III.G. and IX.G.*).

## **N. Misuse of Trust and Accountability**

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At all times act with integrity and avoid the appearance of evil. Members presenting a falsified medical bill, using deceptive practices, or participating in another member's misuse of trust will be inactivated, both they and their whole household, from membership.

When a member submits a bill to request that other members share financially to relieve the burden of a medical expense, the submitting member is committing to use any funds received exclusively for the purpose of promptly paying shareable medical expenses.

Members submitting bills further commit to work with Samaritan Ministries staff and third-party services to determine if the bills are eligible for sharing, and in determining the shareable amounts.

For more information on how members pay their bills in Samaritan Given, see Section III.D. "Bill Pay Account".

If, after a bill has been shared, the medical provider gives the member a discount which reduces or eliminates the remaining "unshareable" amount, we will not ask the member to return any funds. In other words, the shareable amount will not be re-calculated retroactively. However, if the medical provider refunds or other members send funds to the member which he does not need in order to pay medical bills which were already shared, then he must return the funds to Samaritan Ministries to meet other members' shareable bills.

### **Previously Paid Bills**

Rare situations (*e.g. a medical provider does not process charges through the membership card*) may arise which require the member to pay up front for services. If this happens, we strongly recommend that the member contact Samaritan Ministries prior to receiving medical care.

In such cases where it was not possible to receive medical treatment without paying up front, members are required to document amounts paid to providers, and as always are encouraged to select medical providers that offer services at reasonable and fair prices (*see Sections IV.C. and IX.H.*).

If, as a result of discounts or other changes, the shareable amount received exceeds the amount the member needs in order to pay his eligible medical bill, he will be directed to forward any surplus funds to the Samaritan Ministries administrative office. The funds will be used to pay for other members' shareable medical bills.

When an issue of possible misuse of trust by a member arises (*whether or not the member is still active*), the administrative office will seek the assistance of the member's accountability person and/or the leadership of the member's church and provide them with the necessary information to address the issue and hold the member accountable. The member may request resolution of the question through the mediation and arbitration provisions of Section XI. of the Guidelines. Samaritan Ministries will follow the provisions of Section XI. to collect any funds which a member has kept that should have been forwarded to another member or to the administrative office.

## **O. Ending Membership**

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If you wish to end your membership with Samaritan Ministries, you must do so by contacting a Samaritan Ministries member Advocate directly, whether by phone or other electronic communication. You may inactivate your membership at any time.

At the time you contact us, you may request that your inactivation take effect either the following day or on the 1<sup>st</sup> of the following month. During the closure of the Samaritan Given program, requests for inactivation may be made through the Given web app. You may request that your inactivation take effect either the 1<sup>st</sup> of the following month or the 1<sup>st</sup> of a future month, with the latest inactivation date available being July 31, 2022. If you inactivate as of the first of the following month, your bills will be eligible for sharing through the last day of the same month in which you contacted us.

**Example A.** Member calls to end membership on July 10, effective immediately. Any bills incurred through the end of July 10 will be

eligible for sharing (*assuming the member is otherwise eligible and meets all membership requirements*).

**Example B.** Member calls on July 10 and wishes to be active through the end of the month. Any bills incurred through the end of July 31 will be eligible for sharing (*assuming the member is otherwise eligible and meets all membership requirements*).

For as long as your membership is active, you will continue to be assigned to send sharing portions to other members, and your automatic share deposits will continue.

### 1. **Sharing Wallet**

Any sharing portions that you have already sent, as well as any fees already paid (*such as the signup fee and ministry operations fee*) are not refundable. Any balance remaining in your sharing wallet at your membership inactivation date will be returned to you unless you give Samaritan Ministries permission to use the funds to help other members pay their shareable bills.

We encourage you to use any remaining sharing balance for the purpose of sharing with other members. Your sharing wallet funds are designated to meet the medical needs of your fellow brothers and sisters in Christ, and any remaining funds will be a blessing to them. When you contact a Samaritan Ministries member Advocate, he will confirm whether you wish to share the balance with another member. If you do not wish to use the funds to meet other members' shareable bills, or we do not receive a specific instruction from you, any balance remaining in your sharing wallet will be returned to you after the inactivation date. Samaritan Ministries will first attempt to send the funds to your linked bank

account, or by mailed check if that method should fail. If the mailed check is returned, we will make further attempts to contact you. If we are unable to return the funds after three months, they will be used to assist other members with their medical bills.

## 2. **Bill Pay Account**

Your bill pay account will remain open following the inactivation date until the shareable amount(s) of any pending eligible medical bills have been shared. Any balance remaining in your bill pay account will be used toward your own shareable bills. These funds are not returned to you, since they are meant only for paying your shareable medical bills.

If a member fails to meet the membership requirements, including either to fund his sharing wallet or send his sharing portions as directed, Samaritan Ministries will make multiple attempts to contact the member to make him aware his membership is in danger of being inactivated. If the member persists in failing to meet the membership requirements, we may inactivate his Samaritan Ministries membership. Samaritan Ministries staff members would select the inactivation date. The same rules surrounding the sharing wallet and the bill pay account, as explained above, would apply.

## **P. Reactivating/Restarting a Membership**

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**You may reactivate your membership by contacting us within 30 days of inactivation under the following conditions:**

- You will keep your original start date and membership continuation date.
- Any guidelines applying to your existing health conditions

will continue according to your original start date, as discussed in Section VII.

- Your program settings will remain as they were unless you have a qualifying life event allowing you to choose a new sharing level (see *Section III.J. "Selecting a New Sharing Level"*).
- You will not be required to pay a signup fee, but

Upon reactivation, a member must deposit enough money into his sharing wallet to replace the amount he withdrew when he inactivated.

If there would have been any share deposits in the intervening time, he must add that amount as well.

It is possible that by replacing the amounts withdrawn and any missed share deposits, we may require that your sharing wallet balance exceed the 520% balance limit (see *Section III.F.*). However, once you begin the sharing process, the balance limit will come back into effect and you will not be asked to have a sharing wallet balance greater than 520% of your monthly share deposit.

**You may not restart your membership beyond 30 days of inactivation. (*The ability to restart your membership is not yet available in the Samaritan Given beta.*)**

## **Q. Overseas Participation**

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Currently, Samaritan Given is not available for individuals living outside the United States of America. However, Samaritan Ministries does offer the ability for these individuals to participate in our other health care sharing programs, Samaritan Classic and Samaritan Basic.

# IV. Member Involvement

## A. Nominations and Elections

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From Samaritan Ministries' inception, members have participated in determining how the ministry functions. Samaritan Ministries members participating in Samaritan Given continue to play a role in important decisions by voting. Each membership receives one ballot, which counts one vote each for Board member elections. For advisory input on other issues, eight or more person membership ballots count for 3 votes, three to seven person membership ballots 3 votes, two person memberships 2 votes, and one person memberships 1 vote.

**For Board Members**—The Samaritan Ministries Board consists of nine Samaritan Ministries members. Six Board members are elected by the membership to staggered three-year terms. (*Vacancies in these positions may be filled by Board appointment.*) Members nominate candidates and vote online. Elections are announced by email and other electronic communication, and are held each fall. The qualifications for Board members are available upon request.

If the elected positions are contested, the two candidates receiving the most votes are elected. A candidate only receiving a plurality will be the winner unless the Board determines that a runoff should occur between the highest candidates. If there is only one candidate for each position, members will be provided with a "Yes/No" ballot, and each candidate must receive a simple majority of the votes cast to be elected.

To be eligible for Board membership, nominees must agree with the Bylaws doctrinal statements, including the following Board member Statement of Faith:

- *I believe the Bible alone is the inspired Word of God; therefore it is the final and only source of absolute spiritual authority.*
- *I believe in the triune God of the Bible. He is one God Who is revealed in three distinct Persons—God the Father, God the Son, and God the Holy Spirit.*
- *I believe Jesus Christ was God in the flesh, and continues to be such even after His resurrection—fully God and fully man. He was born of a virgin, lived a sinless life, died on the cross to pay the penalty for our sins, was bodily resurrected on the third day, and now is seated in the heavens at the right hand of God the Father.*
- *I believe that all people are born with a sinful nature and can be saved from eternal death only by grace alone, through faith alone, trusting only in Christ's atoning death and resurrection to save us from our sins and give us eternal life.*
- *I believe in the bodily resurrection of all who have put their faith in Jesus Christ, and the bodily resurrection to judgment of all who have not.*
- *All I believe and do should be for the glory of God alone.*

**For Advisory Input on Other Issues**—The Board may seek an advisory vote of the members on any issue, e.g. whether to make changes in the Guidelines concerning what medical conditions should be shared.



## **B. Communicating With Each Other**

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At Samaritan Ministries we believe all members of the Body of Christ should give input for the mutual edification of the whole body. We encourage members to communicate with staff about all issues of health care. Your input can help us be more aware of ways to improve the ministry. You may know about new and effective medical treatments. You may know of specific medical, spiritual, or financial needs. You may know of ways the staff can better serve our members and encourage a spirit of community. Input offered in a spirit of love is highly valued, and we welcome it. Our staff and members should always communicate with these scriptural admonitions in mind: *"But the fruit of the Spirit is ... kindness ... gentleness"* GAL 5:22-23 and, *"Let your speech always be gracious ..."* COL 4:6 (ESV)

## **C. Seeking Reasonable Prices**

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In order to best steward the resources God has given us, Samaritan Ministries members participating in Samaritan Given are encouraged to select medical providers that offer services at reasonable and fair prices, since overbilling is common in health care. As members seek the lowest cost prescriptions and providers with reasonable charges, the longer we are able to keep the share deposit amounts low.

**Please note:** *Almost no one pays a hospital's "list price," which is the price that is printed on the bill given to you. Hospitals' "list prices" are three to five times what they expect most people to pay. Thus, we encourage members to seek providers that offer reasonable initial charges and to use discretion before paying medical bills which may be unfairly priced. Members may be required to take advantage of the repricing services through our third parties.*

*Also, many people don't realize it is possible to pursue patient assistance and grant programs to help reduce the expense of a high-cost brand name prescription or specialty drug. We also encourage members to consider asking their doctor about switching from a brand to a generic prescription when possible. This can result in significant savings, both for the individual member and for the membership as a whole. Learn more in Section VI.B.28. "Prescriptions".*

## V. Additional Giving

Although we practice good stewardship by adhering to our Guidelines and limiting sharing portion assignments to what members have agreed upon, we also strongly encourage giving above and beyond what is required. This can be done through extra giving to the Samaritan Given Member Assistance Fund. Since Samaritan Ministries is an IRS recognized 501(c)(3) tax-exempt charity, any gifts to the Samaritan Given Member Assistance Fund or other ministries of Samaritan Ministries are tax-deductible. Extra giving sent directly to other members is not tax-deductible.

### **A. Member Assistance Requests**

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***- This feature is not yet available in the Samaritan Given beta. -***

Bills or charges that do not meet the Guidelines may be submitted to request help from the Samaritan Given Member Assistance Fund, to which members may donate in addition to their monthly share deposit. Samaritan Ministries reserves the right to decide which requests will or will not receive assistance.

We will normally not grant member assistance requests which are below a certain dollar amount. Requests will be evaluated on such criteria as the extent of the financial burden, the availability of assistance from other sources, the degree to which the bill was avoidable, and the amount of other pending requests. In other words, only certain bills/charges submitted will result in receiving help from the Samaritan Given Member Assistance Fund.

Medical charges that are ineligible for sharing may be considered for member assistance. Some limitations are detailed in the list of "Non-Qualifying Items" (*Section VI.D.*). Bills which were affected by prorating (*Section IX.G.*) may also be considered for member assistance. The annual unshareable amount and co-share (*Section III.E.1.*), the prescription initial unshareable amount and co-share (*Section VI.B.28.*), and the therapy initial unshareable amount and co-share (*Section VI.B.38.*), may not be submitted as a request to the Samaritan Given Member Assistance Fund.

Before submitting bills or charges to the Samaritan Given Member Assistance Fund, consider your financial resources, what reductions you have requested from providers, and what assistance is available from your family and local Christian church. Remember that other Samaritan Ministries members will be giving beyond their monthly sharing portions to lighten your burden.

Members can make recurring gifts to the Samaritan Given Member Assistance Fund through their monthly share deposit when they authorize any additional amount beyond their assigned deposit amount. Donations to the Samaritan Given Member Assistance Fund are separate from the sharing process

and may not be made using sharing wallet funds. If a member wished to make a one-time gift to the Samaritan Given Member Assistance Fund, he may do so by starting a recurring gift and then stopping it after the first occurrence.

*For questions concerning the Samaritan Given Member Assistance Fund or to make a member assistance request, call 1-877-764-2426 to speak to your Member Services team.*

## **B. Bequests**

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When preparing your will or other estate planning, your estate can make a tax-deductible gift to assist your fellow believers with health care burdens or designate for other ministries of Samaritan Ministries, such as Power to Act and the Special Needs Adoptions Fund. Samaritan Ministries can be identified as: *Samaritan Ministries International Peoria, IL FEIN 37-1295601.*

# VI. Sharing Medical Costs

We share expenses you incur for medical care your membership household receives. Samaritan Given has no dollar limit for sharing these expenses, as long as they are within the Guidelines approved by the members or the Board of Directors (*including the dollar and time limits of Sections VII. and IX.F., and our right to determine what constitute fair and reasonable charges on your behalf in Section IX.H.*).

We will continue to revise the Guidelines on an ongoing basis for the purpose of making them as clear and simple as possible.

Samaritan Ministries staff members' goal is to have a medical bill shared any time it falls within the agreed upon constraints of the Guidelines. If there is disagreement on the issue of shareability, there are multiple layers of appeals within staff, and ultimately the matter can be decided by a panel of members. See Section XI.A.

***Note: The Samaritan Given program closed on July 31, 2022.***

We will continue to share bills with dates of service through the end of the program on July 31, 2022, provided the bills meet all other requirements of the Guidelines. Bills submitted to Samaritan Ministries after the program closing date (July 31, 2022) will still be eligible for sharing provided the date of service was before the program closing and the patient was a participating member as of the date of service.

The approved Guidelines place some limitations on the types of physical maladies and medical services we share, and they limit the sharing of expenses incurred due to injuries from certain listed causes. We do not require that treatments be approved by the American Medical Association, but they must be administered by a licensed medical provider as described in Section VI.

Parts A and B of Section VI. highlight specific physical conditions and medical services which have special limitations or requirements for sharing. There are special provisions for injuries from motor vehicle accidents (*Part C*), and a few services and charges that are specifically not eligible for sharing (*Part D*).

Please contact your member Advocate team if you have any questions regarding the application of these Guidelines. Also, see Section X. regarding advisory opinions and binding decisions.

## A. Limits to Sharing Certain Physical Conditions

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Expenses for all types of physical conditions are generally eligible—subject to the treatment limitations of Part B—and with special provisions for some conditions as explained below. Verification from the member’s licensed medical provider (see *Section VII.D.*) will not be required if the condition meets the requirements under Conditions 24 Months Treatment Free (*Section VII.B.*). We may ask the member some questions to help us determine a bill’s eligibility for sharing.

1. **Asthma**—Eligible. During the first 24 months of membership, the statement described in Section VII.D. is generally required.
2. **Back Problems**—Eligible. During the first 24 months of membership, the statement described in Section VII.D. is generally required (*looking back 36 months prior to start of membership*).
3. **Blood Diseases**—Eligible, but there may be a limitation if it is related to either a cancer or a genetic disorder you had prior to becoming a member (see *Section VII.A.*). During the first 24 months of membership, the statement described in Section VII.D. is generally required (*looking back 36 months prior to start of membership*).
4. **Bunions**—Eligible. During the first 24 months of membership, the statement described in Section VII.D. is generally required.
5. **Cancer**—Eligible, but there may be a limitation if it is related to cancer of a type you had prior to becoming a member (see *Section VII.A.*). During the first 24 months of membership, the statement described in Section VII.D. is

generally required (*looking back 36 months prior to start of membership*).

6. **Carpal Tunnel Syndrome**—Eligible. During the first 24 months of membership, the statement described in Section VII.D. is generally required.
7. **Complications Following Non-Shareable Medical Procedures**—If complications arise from a medical procedure that is not eligible (*e.g. a routine colonoscopy and most cosmetic surgery—see Section VI.B.*), expenses for treating the complications are eligible unless the procedure that was the cause was not eligible due to moral reasons (*e.g. Abortion—see Section VI.D.*), or the complication itself is not eligible (*e.g. a routine dental problem arising from the treatment of a routine dental problem*).
8. **Dental Problems**—Dental services are not shared, except when required due to an eligible accident or as a necessary accessory to treating another non-dental condition, such as an eligible genetic disorder (*see Section VI.A.11.*). The following accidents are considered ineligible: the breaking or injury of natural teeth caused by dental care, when eating, or by ineligible motor vehicle accidents (*see Section VI.C.*). Eligible dental bills are subject to the member's selected program settings (*AUA, co-share, and max co-share*).
9. **Diabetes**—Eligible, unless it is related to diabetes you had prior to becoming a member and it does not come within the exception described in Section VII.C.2. During the first 24 months of membership, the statement described in Section VII.D. is generally required (*looking back 36 months prior to start of membership*).

10. **Foot Disorders and Bunions**—Eligible. During the first 24 months of membership, the statement described in Section VII.D. is generally required.

11. **Genetic Disorders**—Eligible when at least one of these is true:

- *Neither the diagnosed condition nor a symptom of the condition which would cause a reasonable person to seek treatment or evaluation was discovered until after membership had begun;*
- *The condition has not required treatment for at least 24 consecutive months while the member was actively participating in Samaritan Given as described in Section VII.B.,*
- *The condition exists in a person who has been included in a membership from birth, and the mother was included in a membership prior to the pregnancy (see also Sections VIII.A. and VIII.B.); or*
- *If the diagnosed condition exists in a person who was adopted, the person has been included in a membership since the adoption, and the adopting parents were unaware of the condition at the time the adoption was finalized.*

During the first 24 months of membership, the statement described in Section VII.D. is generally required (*looking back 36 months prior to start of membership*).

12. **Heart Conditions**—Eligible unless related to a heart condition you had prior to becoming a member, and it does not come within the exceptions described in Section VII. During the first 24 months of membership, the statement described in Section VII.D. is generally required (*looking back 36 months prior to start of membership*).



13. **Hemorrhoids**—Eligible. During the first 24 months of membership, the statement described in Section VII.D. is generally required.
14. **Hereditary Diseases**—Eligible under the same conditions as Genetic Disorders.
15. **Hernia**—Eligible. During the first 24 months of membership, the statement described in Section VII.D. is generally required.
16. **Pregnancy/Maternity**—See Section VIII. for the special provisions.
17. **Prostate Conditions**—Eligible. During the first 24 months of membership, the statement described in Section VII.D. is generally required.
18. **Sexually Transmitted Diseases (STDs)**—HIV, AIDS, or other STDs a member contracted due to the actions of others (*e.g. blood transfusions, medical procedures, or sexual assault*) are eligible for sharing. HIV, AIDS, or other STDs a member contracted through sex within marriage would likewise be eligible for sharing. If a member contracted HIV, AIDS, or other STDs from consensual sex outside of marriage or through irresponsible behavior such as sharing hypodermic needles for legal or illegal drugs, the related medical bills will not be eligible for sharing. We may ask the member some questions to help us determine the medical bill's eligibility for sharing.
19. **Sleep Apnea**—Eligible. During the first 24 months of membership, the statement described in Section VII.D. is generally required.

20. **Temporomandibular Joint Dysfunction (TMJ)**—Eligible. During the first 24 months of membership, the statement described in Section VII.D. is generally required.

## **B. Limits to Sharing Certain Treatment**

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Visits to licensed medical professionals, emergency rooms, hospitals, testing facilities, and outpatient surgery for lawfully-prescribed treatments by a licensed medical professional for injuries and illnesses are generally eligible according to the member's program settings (*AUA, co-share, and max co-share*).

"Licensed medical professional" may include for example: osteopaths, naturopaths, chiropractors, and various credentialed levels of nurses, for which we will generally share the expense for what they may lawfully diagnose and/or treat under the license of their jurisdiction. Such lawfully-prescribed treatments will be eligible for sharing if provided by someone licensed or certified to provide that treatment within the limits of these guidelines. Treatments provided by non-medical personnel, e.g. "Doctor of Acupuncture" or "Doctor of Oriental Medicine," are not eligible for sharing.

Expenses for services rendered in a country besides the United States are eligible as long as the documentation meets certain requirements, which include: the entire billing statement must be itemized, written or translated into English, and the charges must be converted to U.S. dollars. A member who receives medical treatment abroad should contact Samaritan Ministries for further instructions and details.

Where specified below, maintenance treatment (*charges related to maintaining a condition or illness, where the treatment is not intended to have a curative effect*) are not eligible for sharing.

Regarding those specific items, charges must indicate a diagnosis code that is specifically other than a maintenance treatment in order to be eligible for sharing.

There are special rules and limitations for some services, and some services are not eligible as explained in this Section B:

1. **Alternative Medical Practices** (*or non-conventional treatments*)—An “alternative medical practice” or “treatment” is eligible for sharing if it is lawfully prescribed by a licensed medical professional and provided by someone licensed or certified to provide that treatment. Any alternative medical treatment which does not meet these criteria is not eligible for sharing.
2. **Ambulance**—See “Medical Transportation” (*Section VI.B.20.*).
3. **Audiological**—Surgery to correct hearing issues due to illness, accident, or congenital defect is eligible. Hearing aids or any related examination or fitting, are not eligible unless for hearing loss caused by accident or disease (*e.g. not eligible if due to aging or extended exposure to loud noise*). Cochlear implants (*and the related consultation and therapy*), prosthetic inner ear stimulators, and similar implanted devices are eligible if a physician has provided written verification that the hearing loss cannot be addressed by non-surgical means.
4. **Biofeedback Therapy**—Will be shared if lawfully prescribed by a licensed medical professional for treatment of a disease, injury, or physical condition, but not if strictly for a mental disorder. Documentation of the prescription may be required, and it is subject to the therapy sharing guidelines (*Section VI.B.38.*)

5. **Chiropractic**—Chiropractic office visits where adjustments, manipulations, or other therapy occurs are eligible according to the therapy sharing guidelines (*Section VI.B.38.*) for a given medical condition. To be eligible, billings for each treatment must indicate a diagnosis code that is specifically other than a maintenance treatment. Maintenance treatments are not eligible for sharing.

Ancillary items or tests such as X-rays are eligible under the general sharing guidelines (*AUA and co-share, Section III.E.1.*) and are not subject to the therapy sharing guidelines (*Section VI.B.38.*).

6. **Colonoscopy**—A colonoscopy will be eligible when prescribed due to symptoms for a condition not evident prior to membership, or when it results in the discovery of an eligible condition. Regular tests and checkups (*Section VI.B.37.*) are not eligible.
7. **Concierge Medicine**—See “Direct Primary Care” (*Section VI.B.9.*).
8. **Cosmetic Surgery**—Cosmetic surgery for disfiguration caused by amputation, disease (*excluding acne*), accident, and breast reconstruction following a mastectomy is eligible. All other elective cosmetic surgery done primarily for non-health reasons, including breast reduction or enhancement operations, is not eligible. See Section VI.A.11. for cosmetic surgery related to a genetic disorder.
9. **Direct Primary Care**—Both “Direct Primary Care” and “Concierge Medicine” are methods by which consumers pay a regular fee, usually monthly, to secure more favorable access to a primary care physician. That monthly fee is not eligible for sharing.

10. **Fertility**—Fertility treatment or testing is not eligible.
11. **Homeopathic**—Homeopathic prescriptions and treatments will be shared as long as within the allowed practice of a licensed provider. *Note: While many licensed providers use homeopathic methods, no U.S. state licenses homeopaths as such. So, treatment from an unlicensed person who has a private certification as a homeopath is not eligible. See Section VI.B.1.*
12. **Hormone, Infusion, and Intravenous Therapy**—Eligible under the therapy sharing guidelines (Section VI.B.38.), not subject to nor applied toward the member's selected program settings (AUA/co-share/max co-share). **Exception:** *Intravenous therapy for treating cancer is eligible under the general sharing guidelines. Must be prescribed to treat a specific condition. Maintenance treatments are not eligible.*
13. **Hospice Care**—Hospice care services are eligible for sharing upon prescription by a physician or certification that the person is terminally ill, subject to the member's selected annual unshareable amount and co-share. *(Hospice care will not be shared under therapy sharing guidelines.)* There is no limitation to sharing based upon the length of hospice care.
14. **Hyperbaric Therapy**—Eligible if prescribed for treatment of a specific injury or illness. Outpatient sessions may be shared under the therapy sharing guidelines (Section VI.B.38).
15. **Mammogram**—A mammogram will be eligible when prescribed due to symptoms for a condition not evident prior to membership, or when it results in the discovery of an eligible condition. Regular tests and checkups (Section VI.B.37.) are not eligible.

16. **Massage (Therapeutic)**—Therapeutic Massage sessions are not eligible.
17. **Medical Equipment—Rental/Purchase**— Durable medical equipment is eligible for sharing, subject to the member's selected annual unshareable amount and co-share, and the following limitations:
- **Shareable Up to \$5,000 per Person, per Year**—Up to a maximum of \$5,000 in medical expenses related to durable medical equipment, per person, per membership year, may be shared. The limit is not transferable from one person to another. *(A member participating in a two person membership, for instance, may not have \$10,000 in medical equipment shared. Each person on the membership may have a maximum of \$5,000 shared.)*
  - **Prescription Required**—Member must submit documentation from a licensed medical provider establishing the medical equipment is necessary to treat an eligible condition or assists the member to perform normal life functions otherwise inhibited by an eligible condition. The member should contact Samaritan Ministries Member Services to obtain the appropriate form.
  - **Items Over \$1,500**—Any one item over \$1,500 **requires written pre-approval** from Samaritan Ministries and **must be purchased using the member's membership card**. In many cases the membership card helps secure a better price, and it allows the charges to be processed electronically by Samaritan Ministries. Sharing may be subject to conditions including limits on the shareable amount. The pre-approved price of an item will be the

maximum total amount shareable for that item whether rented or purchased.

- **Maintenance, Repair, or Replacement**—The cost of maintaining, repairing, or replacing equipment is not eligible for sharing.
- **Medical Equipment Reuse**—Members who have reusable medical equipment which they no longer need are expected to pass it on to another at no profit to themselves.
- **Examples of Items Not Eligible for Sharing**—Items which do not meet both of the following criteria:

*◇ are medical equipment prescribed by a licensed medical provider as described under the “Prescription Required” (see above in this section), and*

*◇ are intended and utilized solely for medical purposes*

are **not** eligible for sharing. Examples of ineligible items include: indoor/outdoor exercise or gym equipment, home improvements to residences (*anything that attaches to the dwelling, such as stairlifts, ramps, or handles*), automobiles (*or vehicle modifications*), or technology systems (*such as computers, tablets, apps, or other software*).

18. **Medical supplies**—Medical supplies are generally eligible for sharing, subject to the member’s selected annual unshareable amount and co-share. In order to be eligible, the medical supplies must be intended to provide a direct medicinal effect and to treat a specific condition.

19. **Medical Tourism**— Travel expenses are not eligible.

20. **Medical Transportation**—Medical transportation, including ambulance services and life flights to hospitals, is eligible in emergency situations or when prescribed by your health care provider for transport for admission to another medical facility. Transportation for appointments is not shared.
21. **Naturopathic**—Naturopathic adjustments, manipulations, and similar treatments are subject to the same therapy sharing guidelines as other therapy (see *Section VI.B.38.*). Other treatments lawfully provided by a licensed Doctor of Naturopathy that meet all other requirements will be eligible.
22. **Newborn Care**—See the Maternity and Newborn Guidelines (*Section VIII.*)
23. **Nutritionists**—Services of nutritionists, dietary consultants or herbalists, and nutritional products are not eligible for sharing unless they were provided as part of a facilities package during inpatient hospitalization. Prescribed nutritional supplements or products are not eligible. The cost of nutritional education and educational materials is not eligible.
24. **Optical**—Expenses related to cataracts, glaucoma, and other diseases or injury are eligible and may include corrective optometric services such as cornea replacement, one pair of glasses, or one box of contacts. Subsequent glasses' lenses or contacts are eligible for sharing when related to disease or injury and a change in the physical condition of the member not related to aging. Samaritan Ministries may require reasonable documentation which demonstrates these criteria are met. Vision therapy is also eligible, and outpatient therapy will be included in the general therapy sharing allowed for any particular medical condition (see



*Section VI.B.38*). Routine optometric services, exams, or tests, including eyeglasses, contacts, eye refraction, LASIK surgery, cornea replacement, surgery, or other services when done primarily for cosmetic or corrective reasons unrelated to disease or injury, are not eligible.

25. **Organ Transplants**—The costs to the member recipient of a routine (*not experimental*) organ transplant (*including costs of the donor*) are eligible and are subject to the limitations for pre-existing conditions (*Section VII.A. and VII.B.*). The costs of a member donating a transplant is eligible only if the recipient is a member.
26. **Osteopathic**—Adjustments and manipulations, etc., are subject to the same therapy sharing guidelines limitations as other therapy (see *Section VI.B.38.*). Other treatments that a licensed osteopath lawfully prescribes and that meet all other requirements will be eligible.
27. **Physical Therapy**—Physical therapy where adjustments, manipulations, or other therapy occurs are eligible according to the therapy sharing guidelines (*Section VI.B.38*). To be eligible, billings for each treatment must indicate a diagnosis code that is specifically other than a maintenance treatment. Maintenance treatments are not eligible for sharing.
28. **Prescriptions**—*This section generally refers to prescription medication that you or a loved one administer, rather than medication administered directly by a licensed medical provider.*

**Prescription Initial Unshareable Amount and Co-Share:**

Prescriptions are not subject to nor applied toward the general annual unshareable amount, co-share, and maximum co-share (*except as inpatient charges; see details below*). These charges are instead subject to a \$20.00 initial un-

shareable amount and a 40% co-share in order to determine the shareable amount. In other words, Samaritan Ministries would share 60% of the amount remaining after subtracting \$20 from the charges. The prescription initial unshareable amount and co-share are applied per prescription.

Prescriptions filled after the program closing date of July 31, 2022 will not be shared. Only prescriptions filled on or before July 31, 2022 will be shared.

**Example:** A member purchases a prescription medication and the bill is \$75. \$75 total charges minus the \$20 initial unshareable equals \$55. \$55 multiplied by the 40% prescription co-share is \$22. This amount is unshareable. After subtracting the prescription initial unshareable amount and co-share, \$33 of the bill is shareable.

**Membership Card and Payment: The member must present his membership card to the pharmacy when purchasing a prescription.** (Rx Insurance Exception: If a member has insurance which covers prescriptions, he must use his insurance and may not present his Samaritan Ministries membership card to the pharmacy. Samaritan Ministries will not share prescription bills which have already been submitted to an insurance company. See also Section IX.E. "Other Sources of Bill Payment".)

In most cases, a member without insurance will be able to secure a better purchase price by using the membership card, and the card will allow the bill to be processed electronically by Samaritan Ministries.

At this time, the prescription initial unshareable amount and co-share cannot be processed at the pharmacy. The

member should present his membership card to the pharmacy, and then he must pay the entirety of the prescription bill at the pharmacy register. Once Samaritan Ministries processes the bill, any shareable amount will then be sent to the member by postal mail.

In most cases, **prescriptions are not eligible for sharing if the member does not present his membership card at the point of sale.** Exceptions *may* be considered when the member is able to secure a better price through means other than the membership card, and the charges of the prescription (*after discount*) exceed \$500 per month, under one of the following scenarios:

- Member is participating in a patient assistance program. Patient assistance programs (*PAPs*) are programs offered by pharmaceutical manufacturers which provide eligible patients with access to brand-name and/or specialty medications, often at little or no cost to the patient.
- Member is participating in a patient assistance grant or foundation. Patient assistance grants or foundations (*PAG/F*) are programs offered by foundations or other non-profit organizations to assist patients with accessing and paying for medications.

If the member is participating in or pursuing one of these options and would like to request that his prescription be considered for sharing, he should contact his Samaritan Ministries Member Services team prior to purchasing the drug to determine whether the charges might be eligible for sharing.

A member would not be able to utilize his membership card together with a PAP or PAG/F on a particular prescription in addition to any of the sources listed above. If the prescription charges were determined to be eligible for sharing, they would still be subject to all other applicable guidelines, including the prescription initial unshareable amount (*IUA*) and co-share. Any savings the member secures through a patient assistance program, grant, foundation, or other means, are not applied toward the prescription *IUA* or co-share.

### **Prescription Formulary:**

**In order for a prescription bill to be eligible for sharing, it must be listed on the program [prescription formulary \(PDF\)](#) offered through WellDyneRx.** In other words, prescription drugs which are not on the formulary will not be eligible for sharing.

A formulary is a list of drugs which represents the prescription drugs that are generally eligible for sharing as long as the drug is medically necessary and all other guidelines criteria are met.

When a generic version of a prescribed drug is available, members are encouraged to request it unless there is a medical reason for selecting the brand name version.

### **Clinical Reviews**

WellDyneRx may request further information from the member's licensed medical provider before a drug is shared. This review may take place when:

- A generic version of the drug is available. WellDyneRx may inquire with the member's licensed medical provider

to determine whether the generic version would be an acceptable treatment.

- The price of the drug exceeds \$5,000 and/or it is considered a specialty drug. WellDyneRx will review the prescription with the member's licensed medical provider to be sure the drug is medically necessary and that no equivalent is available at a more cost-effective price.

WellDyneRx will work directly and expediently (*resolving within a few days*) with the member's medical provider and pharmacy toward determining the drug's eligibility for sharing and, when necessary, finding an appropriate alternative. The program [prescription formulary \(PDF\)](#) will serve as the guiding document throughout such discussions.

If a member has any questions or concerns about a prescription drug, he may contact Samaritan Ministries at 877-764-2426.

Providers and pharmacies may contact WellDyneRx at 888-886-5822 or visit [samaritanministries.org/providers](http://samaritanministries.org/providers).

**Additional Details:**

- There are no limitations on the length of time that a prescription may be shared.
- Over-the-counter drugs will not be shared, even when prescribed by the member's licensed medical provider.
- Certain exceptions may be made for new drugs in clinical trials (*Phase III of the FDA approval process*). They may be eligible for sharing even if they are not on the prescription

formulary, but the member must first obtain pre-approval from Samaritan Ministries.

- **Note:** *We do not share expenses for psychotropic medications for chemical imbalances unless the imbalances are verified by laboratory tests. See "Psychiatric Care" further down in this section.*

## **Exceptions**

***Inpatient Medication:*** Inpatient prescriptions will be shared as part of the facility bill, subject to the member's regular annual unshareable amount (AUA) and co-share.

***Cancer-Related Medication:*** All cancer-related treatment that is used as a direct treatment for cancer, e.g. chemotherapy and drugs that treat the pain and side effects (*but not preventative*), will be eligible for sharing according to the member's regular annual unshareable amount (AUA) and co-share while the cancer is ongoing. (*In other words, IV treatments or chemotherapy drugs, that might have been subject to the therapy and Rx co-shares will instead be shared in full, after meeting the AUA and max co-share.*)

***Cancer Maintenance:*** After being declared cancer-free, any cancer maintenance treatment continues to be eligible according to the member's regular AUA and co-share. One year after the member has been declared cancer-free, the therapy and Rx initial unshareable amounts and co-shares will be applied. (*In addition, tests and checkups will then no longer be eligible for sharing. See Section VI.B.37.*)

***Anti-Rejection Medication:*** Anti-rejection drugs are eligible for sharing without restrictions and will be shareable at 100%. At no time will they be subject to nor applied toward

any annual unshareable amount (AUA) or to any co-share (neither under general program settings nor the 40% Rx co-share).

29. **Prosthetics and Orthotics**—Prosthetics are artificial devices that “replace or augment a missing or impaired part of the body.” An orthotic is a support or brace for weak or ineffective joints or muscles. The initial costs of prosthetics and orthotics are generally eligible.

**Certain Prosthetics Limited**—Prosthetics for hair, teeth, and breasts are generally not eligible with certain exceptions for accidents and disease (see Section VI.A.8. “Dental Problems” regarding teeth, and Section VI.B.8. “Cosmetic Surgery” regarding breasts).

### **Replacements and Maintenance Limitations**

**Implanted**—Expenses for replacements and maintenance of prosthetics and orthotics that are surgically implanted are generally eligible. During the first 24 months of membership, the statement described in Section VII.D. may be required if the device was implanted prior to membership, to document that the problem with the device was not pre-existing (looking back 36 months prior to start of membership).

**Not Implanted**—To the extent that a prosthetic or orthotic is not implanted (i.e. it can be maintained externally without surgery or other intrusion into the body), costs of maintenance or replacement are not eligible unless it is for a condition that did not exist before membership and:

- the expense is due to a change in the physical condition of the member; or

- *it is damaged in an accident. A failure during normal use is not an accident.*

**Teeth**—Maintenance and replacement for implanted teeth will be shared under the same guidelines as natural teeth. See Section VI.A.8.

**Heart-Related Devices**— During the first 24 months of membership, the statement described in Section VII.D. may be required if the device was implanted prior to membership, to document that the problem with the device was not pre-existing (*looking back 36 months prior to start of membership*). If the device is being used due to a pre-existing heart condition, replacement and maintenance will be eligible once the condition meets the requirements of Section VII.B. “Conditions 24 Months Treatment Free”.

30. **Psychiatric Care**—Inpatient psychiatric care due to involuntary commitment, and psychiatric treatment for changes in the brain due to injury or physical illness are shareable up to \$50,000 per condition. Psychotropic medication to treat chemical imbalances not demonstrable by lab tests is not eligible except for the situations described above. No other type of psychiatric care or service is eligible.
31. **Psychological Services**—Psychological services, including counseling, therapy, and psychophysiology are not eligible for sharing.
32. **Sexual Dysfunction**—Treatments for sexual dysfunction are not eligible unless due to injury or disease.
33. **Speech Therapy**—Therapy treatment for speech problems related to an illness or accident (*e.g. stroke*) are eligible



and subject to the therapy sharing guidelines (see *Section VI.B.38.*). Developmental speech therapy is not eligible.

34. **Sterilization**—Elective sterilization such as tubal ligation and vasectomy, or the reversal of the same, is not eligible. Procedures that result in sterilization are eligible if the reason for them is to treat a medical condition.
35. **Sublingual Immunotherapy**—(*a curative treatment for allergies*) This treatment is eligible for sharing under the therapy initial unshareable amount and therapy co-share guidelines (*Section VI.B.38.*).
36. **Supplements** (*i.e. products taken orally that contain a dietary ingredient*) are not eligible for sharing.

Food products will not be shared. Products used to replace or replicate portions of an individual's diet will not be shared (*e.g. meal replacement shakes, protein powders, food bars, and vitamin/infused drinks, teas, herbs, etc.*).

*Prescribed nutritional supplements or products are not eligible.*

*Essential oils will not be shared.*

37. **Tests and Checkups**—Tests are eligible only when prescribed by a licensed medical provider because of symptoms that are evident for a condition that was not evident (*producing symptoms for which a reasonable person would have sought treatment. See more about pre-existing conditions in Section VII.*) prior to becoming a member. Follow-up tests or checkups more than one year after an illness or injury is stabilized after treatment, is in remission, or is cured are not eligible.

38. **Therapy**—For a therapy to be considered eligible it must be lawfully prescribed by a licensed medical professional (see *Section VI.B. introduction*), and administered by someone licensed or certified to provide that treatment within the limits of the guidelines. The therapy must treat an impairment, injury, disease or disorder, and may involve the application of drugs.

***It must be a physical condition being treated***—not a psychological, emotional, or spiritual condition. Examples of ineligible conditions: Attention Deficit Disorder, Attention Deficit Hyperactivity Disorder, Sensory Processing Disorder, Post Traumatic Stress Disorder, and cognitive developmental issues.

***It must be a physical treatment***—not a psychological treatment. It can be physical by any of the below:

- ***Direct physical manipulation***—e.g. chiropractic/naturopathic/osteopathic adjustments, physical and occupational therapy; or
- ***Indirect physical manipulation***—an outside agent's stimuli prompts self-manipulation, e.g. speech therapy (non-developmental), biofeedback (non-psychological); or
- ***A physical agent (matter or energy) impacts the body***—e.g. radiation, oxygen, ultrasound, or heat.

**Therapy Initial Unshareable Amount and Co-Share**—Therapy sessions are not subject to nor applied toward the general annual unshareable amount, co-share, and maximum co-share that the member selected. These charges are instead subject to both a \$20 initial unshareable amount and

a 40% co-share per visit in order to determine the shareable amount. In other words, Samaritan Ministries would share 60% of the amount remaining after subtracting \$20 from the total charges (*following any bill repricing*).

**Example:** A member receives physical therapy and the charges are \$50.00. \$50 total charges minus \$20 initial unshareable equals \$30. \$30 multiplied by the 40% therapy co-share is \$12. After subtracting the therapy initial unshareable amount and co-share, \$18 of the bill is shareable.

There are no limitations on the number of sessions that may be shared.

The therapy initial unshareable amount and co-share only apply to outpatient therapy. Inpatient therapy will be shared under the general AUA, co-share, and max co-share.

Intravenous therapy for treating cancer is eligible under the general AUA, co-share, and max co-share. It must be prescribed to treat a specific condition. See also "Cancer-Related Medication" and "Cancer Maintenance" under Section VI.B.28. "Prescriptions".

**Not Eligible**—Therapy is not eligible for sharing when:

- no physical manipulation or physical agent is involved; or
- not directly treating a condition; or
- the intended result is psychological, spiritual, or emotional healing; or
- treating a physical condition by improving wellness; or

- not administered by someone licensed or certified to provide that treatment; or
- massage or acupuncture; or
- treating a developmental issue; or
- counseling or psychiatric care (except as provided under “Psychiatric Care”); or
- stem cell injections and transplants from embryonic stem cells (however, stem cell treatments may be eligible with documentation which demonstrates the stem cells are not embryonic and all other therapy guidelines are met).

39. **Transplants**—See “Organ Transplants” (Section VI.B.25).

40. **Travel Expenses**—Travel expenses (*transportation, meals, and lodging*) are not shared.

41. **Visiting Nurses**—Prescribed visiting nursing care delivered by nurses (*RNs, LPNs, and ARNPs*) will be eligible for sharing according to a member’s AUA and co-share with no limit to the number of visits. This does not include assisted living home care.

## C. Motor Vehicle Injuries

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Most medical bills for motor vehicle related injuries are shared. A “motor vehicle” is any vehicle with an engine/motor used for transportation, work, or recreation. Bills must be submitted to any responsible or liable party before they will be considered for sharing. See Section IX.E. “Other Sources of Bill Payment.”

- **Eligible.** Medical bills from injuries in a motor vehicle accident where the member is not an operator or passenger (*in, on, or being pulled by the vehicle*), but a pedestrian, bicyclist,

bystander, etc., are eligible for the amount that is not the responsibility of any insurance or liable party.

- **Eligible with Requirements.** Medical bills from injuries in an accident where the member is an operator or passenger (*in, on, or being pulled by the vehicle*) of on-road or off-road motor vehicles such as snowmobiles, go-karts, off-road motorcycles, ATVs, tractors, farm implements, construction equipment, golf carts, personal moving devices, motorized watercraft of all kinds, and all aircraft, will be eligible for the amount that is not the responsibility of any insurance or liable party, and if **all** of the following conditions are met. The operator and any rider:
  - were riding or operating the vehicle off a public road; or were riding or operating the vehicle on a public road of which the vehicle was of a type allowed on the public road, and
  - were insured as required by law (*and if not insured, then only those expenses greater than the legally required medical coverage shall be eligible*), and
  - were not operating the vehicle recklessly, or under the influence of alcohol or any illegal substance as defined by the applicable law.

## **D. Non-Qualifying Items**

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Samaritan Ministries is committed to honoring Jesus Christ in all our ways, spiritual and practical. Therefore, some of the medical practices that are listed below are not eligible because they are contrary to Scripture, even though prescribed by a licensed medical professional. Additionally, other items are not shared for various practical reasons.

Because the Guidelines cannot list all possible treatments that violate Biblical principles, Samaritan Ministries retains the discretion to not share such treatments, whether or not prescribed by a licensed medical provider, even though not listed below.

1. **Abortion**—Expenses for abortion of a living, unborn baby will not be eligible.
2. **Abuse of Drugs or Alcohol**—Injuries that result from a member abusing drugs or alcohol will not be eligible.
3. **ADD, ADHD, and SPD**—Psychotropic medication to treat chemical imbalances not demonstrable by lab tests, for Attention Deficit Disorder, Attention Deficit Hyperactivity Disorder, Sensory Processing Disorder, and similar disorders is not eligible.
4. **Aging “Reversals”**—Treatments and devices for the normal, natural slow decline in bodily functions are usually not eligible as these are items for which members can normally budget, e.g. eyeglasses, hearing aids, dentures, sexual aids. When there is a loss of function due to disease or injury, generally the treatment will be eligible subject to all other Guidelines limitations.
5. **Armed Conflict**—Injuries or illness resulting from a member’s active participation as a combatant in an armed conflict, but not including acting in self-defense or in defense of hearth or home, are not eligible.
6. **Contraceptives**—Items prescribed or used primarily for contraception are not eligible.
7. **Donations of Tissues and Organs**—Not eligible unless to be used for another Samaritan Ministries member. Complications from the donation would be eligible, but

- only if not the responsibility of the donee or the providers involved.
8. **Euthanasia**—Expenses for intentionally terminating a human life are not eligible.
  9. **Gender Reassignment**—Treatments which are administered for the purpose of gender reassignment, such as transgender hormone therapy, gender reassignment surgery, and other related therapies and treatment, are not eligible.
  10. **Infertility Expenses**—Bills for prescriptions, tests, treatment, in vitro fertilization, or other procedures primarily to address infertility are not eligible.
  11. **Injuries from Certain Acts**—Injuries or illness from participation in a riot, criminal act, assisted suicide, or euthanasia will not be eligible.
  12. **Interest/Late Charges**—Costs incurred for late payment or interest charges from any care provider are not eligible. Interest or finance charges from a credit card or lending institution that a member borrows from to pay medical bills are also not eligible.
  13. **Long-Term Care**—Nursing home and other long-term care is not eligible. Separately-charged, non-routine medical services while in long-term care are eligible.
  14. **Membership Requirements Violated**—Medical bills arising from conduct inconsistent with the membership requirements, or occurring when a member is not meeting the membership requirements, are not eligible.

15. **Non-Medical Expenses**—Phone calls, cots and/or meals for visitors, and other expenses not directly related to provided medical services are normally not eligible.
16. **Prophylactic Surgery**—Removal of healthy organs or tissue (*such as due to increased risk of disease due to gene mutations*) is generally not eligible.
17. **Routine Medical Care**—Such as routine physicals, checkups, vaccinations, flu shots, and other routine medical expenses are not eligible.
18. **Self-Inflicted Injuries**—Intentional injuries to oneself by a member over 12 years old are not eligible.
19. **Stem Cell Injections and Transplants**— These procedures are not eligible when stem cells are embryonic. May be eligible with documentation which demonstrates the stem cells are not embryonic and all other requirements of Section VI.B.38. “Therapy” are met.
20. **Sterilization**—Procedures for sterilization, and not primarily to treat a medical condition, are not eligible.
21. **Surrogacy**—Expenses related to a surrogate pregnancy, whether or not the surrogate is a member, are not eligible.
22. **Travel Expenses**—Travel expenses and lodging expenses are not eligible.
23. **Weight Reduction**—Weight reduction programs, diet centers, and clinics are not eligible. Staples in the stomach, balloons inserted in the stomach, jaw wiring, or any other surgical procedures done primarily for weight reduction are not eligible.



## VII. Pre-Existing Conditions

Expenses for any medical service/treatment provided during your membership which meet these guidelines are eligible while you meet all membership requirements and responsibilities, except as explained below or as otherwise agreed prior to membership.

If you switch programs to Samaritan Given from either Samaritan Classic or Samaritan Basic, see Section XIII. for an explanation of how a membership switch may affect sharing guidelines which apply to a given condition or medical bill. Bills will generally be shared according to the rules and Guidelines of the program in which the member was active at the time of service.

### **A. Previous Diagnosis, Treatment, and Reasonable Person Standard**

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We will consider bills to be related to a pre-existing condition, and therefore ineligible for sharing, when certain criteria apply.

If you had a diagnosis, treatment, or had symptoms which would have prompted a reasonable person to seek treatment or evaluation during the 12 months prior to membership, the condition will be considered pre-existing. Exception:

For back problems, blood diseases, cases of related cancers, diabetes, genetic disorders, heart conditions, hereditary diseases, or the replacement and maintenance of implanted prosthetics and orthotics, the condition will be considered pre-existing if you had a diagnosis, treatment, or had symptoms which would

have prompted a reasonable person to seek treatment or evaluation during the 36 months prior to membership. Tests or a doctor's statement may be required to verify the lapse of symptoms, treatment, and medication.

For the purposes of determining the eligibility of a bill for sharing, a reasonable person is someone who seeks medical attention (*treatment or evaluation*) when the symptoms he is experiencing:

- Prohibit him from performing typical life-tasks (*i.e. changes your behavior on a regular basis*),
- Exceed manageable pain levels (*i.e. the symptoms require ongoing pain management*), or
- Would prompt most people with similar symptoms to seek medical attention.

New bills are not considered as resulting from a pre-existing condition unless the new medical bills directly resulted from the prior condition. Be aware that even though a condition may appear at one time to have been cured, there could be a subsequent relapse or complication which is a result of the original condition. Samaritan Ministries may require that the member provide a written opinion from a physician that the current medical bill(s) was not due to the prior condition.

### **How do I determine if I have a pre-existing medical condition?**

1. *Did I have a diagnosis, treatment, or symptoms which would have prompted a reasonable person to seek treatment or evaluation for this condition in the 12 months prior to my membership?*

*If yes, condition is pre-existing.*

*If no, proceed to the next question.*

- 2. Is my condition a back problem, blood disease, cancer, diabetes, genetic disorder, heart condition, hereditary disease, or related to an implanted prosthetic or orthotic?*

*If yes, proceed to the next question.*

*If no, condition is not pre-existing.*

- 3. Did I have a diagnosis, treatment, or symptoms which would have prompted a reasonable person to seek treatment or evaluation for this condition in the 36 months prior to my membership?*

*If yes, condition is pre-existing.*

*If no, condition is not pre-existing.*

## **B. Conditions 24 Months Treatment Free**

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If a member with a pre-existing condition does not receive treatment for that condition for at least 24 consecutive months while an active member participating in Samaritan Given, the pre-existing condition will no longer be considered pre-existing and will be eligible for sharing.

“Treatment” refers here to services the member receives from a licensed medical provider for the purpose of managing or curing a medical condition. Follow up visits or evaluations are not considered “treatment” for the purpose of this guideline unless they reveal that the condition is not resolved.

*This guideline applies also to members who previously participated in Samaritan Classic or Samaritan Basic but are now participating*

*in Samaritan Given, as long as they were active members with no interruption over the 24 consecutive months.*

**Is my pre-existing condition still considered to be pre-existing, or is it now eligible for sharing?**

1. *Have I been a member of Samaritan Ministries for at least 24 consecutive months without receiving any treatment for this condition?*

*If yes, condition is not considered pre-existing.*

*If no, condition is still considered pre-existing.*

### **C. Exceptions for Diabetes and Cholesterol Level**

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**Diabetes**—Medical bills resulting from Type 1 diabetes that existed prior to a membership will not be eligible for sharing.

**Diabetes Explained**—By Type 1 diabetes (*also called juvenile onset diabetes*), we mean that condition where the body produces insufficient insulin. Type 2 diabetes (*also called “non-insulin dependent diabetes”*), the condition where your body is insulin resistant, and gestational diabetes, are subject to a 12-month symptom and treatment-free limitation. The condition commonly referred to as “pre-diabetes” will not be considered a pre-existing condition.

**For Type 2 diabetes**, you will have met the 12-month limitation if:

- at least 12 months have passed without any symptoms which would have prompted a reasonable person to seek diagnosis, care, treatment, or medication; and
- in the month before and the month after the 12-month period (*and anytime you are tested in-between*) your Hemo-

globin A1C test level is 7% or below. Documentation of these test results must be provided to Samaritan Ministries.

**Elevated Cholesterol**—Is not by itself considered a pre-existing condition, nor the mere fact that a person is taking a prescribed statin drug. However, if the drug is prescribed for or due to diagnosed arteriosclerosis for a particular location (*e.g. heart, carotid artery*), that condition would be pre-existing as to that location.

**High Blood Pressure** — Will not be considered a pre-existing condition, regardless of symptoms, treatment, or medication prior to membership.

## **D. Verification for Certain Conditions**

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For some of the conditions listed in Section VI., a statement signed by the member's licensed medical provider must be submitted, verifying whether the condition is pre-existing under the criteria listed in Section VII.A., "Previous Diagnosis, Treatment, and Reasonable Person Standard".

## **E. Reactivating or Restarting with a Previous Condition**

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If a person's membership ends, and he later rejoins, any condition that developed while he was a former member will be considered pre-existing unless:

- the member reactivates his membership within 30 days as explained under Section III.P. "Reactivating/Restarting a Membership"; or else
- other provisions were made in writing at the time the membership ended.

## **F. Adoption**

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Any physical condition of which the adopting parents had reason to be aware that the adopted child had prior to the adopting parents being legally responsible for the child's expenses, or prior to his effective date within his parents' membership (*whichever date is earlier*), will be considered a pre-existing condition. However, routine maternity medical bills may be shared as provided in Section VIII.D. and bills related to genetic disorders and hereditary diseases may be shared as provided in Section VI.A.11.

# VIII. Maternity and Newborn Care

In general, bills for prenatal care, delivery, postnatal care (*one well-visit for mother and baby*), miscarriage, and congenital conditions are eligible for sharing. Eligible services include those of doulas, midwives, doctors, nurse practitioners, and other licensed medical professionals. Maternity bills are subject to the general AUA, co-share, and max co-share.

*For information on adding the newborn to your membership, please see Section II.D. "Newborn".*

## **A. Postnatal Care of the Child**

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We share no more than one routine outpatient doctor visit. A post-birth medical condition of the child beyond routine natal care is eligible, subject to the general AUA, co-share, and max co-share. The baby must be added to the membership within 60 days of birth in order for his start date to be effective retro-

actively to his date of birth, and one or both parents must have been members as of the baby's birth, for any of his bills to be eligible for sharing. See also Section II.D.

In addition to the above criteria, the postnatal medical bills of a child which are related directly to a genetic disorder or hereditary disease will only be eligible for sharing when the mother's maternity is eligible as explained in Section VIII.B.1. "Maternity with Ineligible Due Dates".

## **B. Eligibility Requirements**

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We may ask the member some questions to help us determine the maternity bills' eligibility for sharing.

1. **Maternity with Ineligible Due Dates**—Expenses related to pregnancies and birth complications of the mother (*and child's postnatal expenses when related directly to a genetic disorder or hereditary disease*) where the physician-calculated due date is less than 260 days after membership began are not eligible for sharing.
2. **One-Person Memberships: No Maternity Sharing**—Maternity bills for one person memberships are not eligible for sharing. This includes post-birth expenses of the mother related to complications of birth. For a maternity expense to be eligible, the membership will need to be at a multi-person size at least 260 days prior to the physician-calculated due date.

We understand that not everyone will be able to add a second family member to their membership. If you would like to be eligible for maternity care sharing, but there is no other member of your household eligible for Samaritan Given, you

might consider participating in Samaritan Classic, which has a special provision for one person maternity care sharing. Please see [Guidelines for Samaritan Classic & Samaritan Basic](#), Section IX.A.1 for more details. (*One family member participating in Samaritan Given and another participating in another sharing program or a different Samaritan Given membership does not constitute a two person membership eligible to share maternity bills.*)

## C. Ectopic Pregnancies

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**Expenses Shared**—Procedures related to a ruptured fallopian tube (*including post-operative recovery of the mother, follow-up care, and treatment of any complications*), and, where an ectopic pregnancy is diagnosed before a rupture, all pre-operative tests and consultations and expenses related to keeping the mother under medical care while determining what care should be offered for the mother and child.

**Expenses Not Shared**—Procedures directly related to the termination of a living, unborn child and/or removal of the living, unborn child from the mother due to an ectopic pregnancy are not shared (*e.g. methotrexate, salpingectomy, salpingostomy*), unless the removal of the child from its ectopic location was for the primary purpose of saving the life of the child or improving the health of the child.

## D. Adopted Child

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Medical expenses of the birth mother and an adopted child, for which the adopting parents (*both a husband and wife*) became liable while members and which are not from a “pre-existing condition” (see *Section VII.F.*), are eligible the same as other maternity medical bills (*e.g. two or more person membership*



*required*). The eligible amount will be reduced by any credit to which the member is entitled under the federal adoption income tax credit due solely to those medical expenses. However, if the parents had reason to know of a physical condition which the adopted child had prior to the adopting parents being legally responsible for the child's expenses, or prior to his effective date within his parents' membership (*whichever is earlier*), it will be considered a pre-existing condition under Section VII. Please see Section VI.A.11. for specific information related to eligibility of genetic disorders for an adopted child.

### **E. Early Maternity Sharing**

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Estimates or prepayment agreements for maternity services are not eligible for sharing. The final billed amounts, however, are eligible.

## IX. Submitting Medical Bills

Qualified expenses will be shared for all who are included in a household membership (*see Section II.*) who meet the membership requirements (*see Section I.*) when the expense occurs. For the person's medical bills to be shared, the household must be current with the annual membership continuation verification and all sharing portions through the time he was a member, even if he is no longer a member when the bill is shared. We may ask the member some questions to help us determine a bill's eligibility for sharing.

**Note: *The Samaritan Given program closed on July 31, 2022.***

We will continue to share bills with dates of service through the end of the program on July 31, 2022, provided the bills meet all other requirements of the Guidelines. Bills submitted to Samaritan Ministries after the program closing date (July 31, 2022) will still be eligible for sharing provided the date of service was before the program closing and the patient was a participating member as of the date of service.

## **A. Your Prayer Request**

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When you submit medical expenses for sharing, you will be given an opportunity to share a prayer request. This is not required, but it is encouraged so that you can receive encouragement and prayers particular to your situation from the sending members. *"... The effective prayer of a righteous man can accomplish much."*  
James 5:16

Sending members agree to keep your prayer request information confidential (see also *Section III.L.*).

Our needs are more than physical. Human beings are more than just a collection of cells, and we have needs that go beyond the physical body. Members are committed to coming together to meet the financial, physical, and spiritual aspects of each medical need.

## **B. Using the Membership Card**

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The membership card allows you to have your medical bills submitted directly to Samaritan Ministries.

Here's a summary of how the process works:

1. Present the membership card to your provider at time of medical treatment. We strongly recommend that you NOT pay your provider any amount at the time of service. *(For prescription drugs: After you present your membership card, you will be required to pay 100% of the bill at the point of sale. Your membership card will usually secure a discounted price. See also Section VI.B.28. "Prescriptions" for more details.)*
2. The medical provider or pharmacy will send the charges and bill information to Samaritan Ministries for processing.
3. Samaritan Ministries will keep you informed of the status of the bill as it is processed.
4. In most cases, the bill will be repriced to a fair and reasonable amount.
5. Once a shareable amount has been determined (see Section IX.F. "How the Shareable Amount is Calculated"), other members will be directed to send funds to you within one (1) week.
6. The funds will arrive into your bill pay account from other members' sharing wallets. *(For pharmacy bills: The shareable amount will be sent to you by postal mail within two to six (2-6) weeks from the date Samaritan received the bill.)*
7. Once you receive the entire shareable amount, the provider will be paid that amount electronically after two (2) business days unless you stop the payment (see Section IX.C.). Payment will usually be completed within 45 days from the date Samaritan received the bill.
8. Your medical provider bills you for the balance due, if there is any.

9. You will then pay any remaining unshareable amounts directly to the provider through the payment option you arrange with the provider.

The card may be presented to the provider for treatment for any active member of the family.

One membership card is mailed for each participating adult of the membership. A new card is also mailed when another adult is added to membership, or when a participating child turns age 18. If your membership card is lost or damaged, you may contact a Samaritan Ministries member Advocate to request a replacement.

Your bills will not be eligible for sharing if you are not meeting membership requirements at the date of service. Please be sure to review notifications from Samaritan Ministries; this will help to ensure that you complete any member documents in a timely manner.

Some providers may be unable or unwilling to process the medical charges through the membership card. If this happens, ask the provider to bill you directly. You can submit the bill to Samaritan Ministries through the web app ([sign in](#) and visit the Bills page for more details). If you have questions or concerns, please contact us for further instructions. Additional information and resources about medical billing are also available for the provider at [samaritanministries.org/providers](https://samaritanministries.org/providers).

The membership card may not be presented to a medical provider for services rendered outside the United States. However, expenses for services rendered abroad are eligible as long as the documentation meets certain requirements, which include: the entire billing statement must be itemized, written or translated

into English, and the charges must be converted to U.S. dollars. A member who receives medical treatment abroad should contact Samaritan Ministries for further instructions and details.

### **C. Stopping/Canceling Payment**

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Once the entire shareable amount has been sent to your bill pay account, you will have two days to stop the payment if there exists a reason to do so. If a member chooses to stop payment on a bill, he is encouraged to communicate with Samaritan Ministries staff members as soon as possible to explain why the payment was stopped. Samaritan Ministries staff members will work with the member to help resolve the issue and proceed with payment to the provider. If the issue cannot be resolved quickly, the funds will be redirected to another member's bill pay account to meet other shareable bills in the meantime. Once the issue causing stopped payment is resolved on the initial bill, it will be shared again.

### **D. Balance Billing from Providers**

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Samaritan Ministries will send your medical provider a Remittance Advice together with your bill pay account payment. The Remittance Advice will outline any adjustments made to the charges in the repricing process, as well as the shareable and unshareable amounts.

Likewise, Samaritan Ministries will post any shareable and unshareable amounts in your web app for your review. A detailed breakdown will be available in the Explanation of Sharing, a document which you may download from the web app.

We encourage you to wait until the provider bills you for any unshareable amount before paying the balance, because this

ensures that the provider has processed and accepted the repriced charges.

### **Fair and Reasonable Charges**

In most cases, the provider will accept the repriced charges and will only bill you for the difference of the repriced bill minus the payment made from your bill pay account. However, in rare situations the provider may attempt to bill you for unreasonable charges which were removed per the Remittance Advice they received from Samaritan Ministries.

If this should happen, please contact your Member Services team promptly at [fairpricing.given@samaritanministries.org](mailto:fairpricing.given@samaritanministries.org). Balance bill charges must be disputed within 60 days of the initial balance bill.

If necessary, we will connect you with our third-party service involved in repricing members' medical bills, Advanced Medical Pricing Solutions (AMPS). They will work with you and your medical provider to dispute and resolve any invalid balance. The entire process can take 12-18 months, but there are consumer protections which are designed to prevent the resolution process from affecting your credit score in the meantime.

Once the resolution has been agreed upon by AMPS and your medical provider, an AMPS representative will confirm this with you. In the rare case that AMPS agrees with increasing the eligible charges amount, the shareable amount would be recalculated (*subject to the AUA and co-share*) and the difference would be shared. In most situations, however, the provider will ultimately agree with the repriced charges outlined in the Remittance Advice.

The AMPS team and your Samaritan Ministries Member Services team will be in communication with you throughout the process to ensure that you know the status and any next steps.

### **Payment of Unshareable Amount**

Once you receive a bill from your provider that accepts the repricing in the Remittance Advice and the electronic payment already made from your bill pay account, you should pay any remaining unshareable amount directly to the provider through the payment option you arrange with them. Your Samaritan Given mobile/web apps, as well as the Explanation of Sharing made available there, will indicate the amount you are expected to pay your provider following the payment of the shareable amount from your bill pay account.

It is important that you compare the amount they bill you with the unshareable amount in your Samaritan Given mobile/web apps. If you pay the balance bill without referencing the bill information in your app first, you may inadvertently be paying the provider an unreasonable amount.

Please note that you are responsible for the timely payment of the unshareable amount. Any late fees or loss of fair price which occur because you did not pay the unshareable amount in a timely manner will not be eligible for sharing.

If you have any questions or concerns about what amount you should be pay your provider, please contact your Member Services team.

### **E. Other Sources of Bill Payment**

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#### **Others Obligated to Pay:**

***Insurance Type Arrangements***—Bills must be submitted to

insurance, Medicare, Worker's Compensation, and any other payer who may be responsible, before submitting them to Samaritan Ministries. Members must notify Samaritan Ministries of any other responsible payer as soon as possible. The provider or member must receive notice of payment or rejection before Samaritan Ministries will consider sharing the medical bill(s). Any amount paid by insurance, Medicare, Worker's Compensation, or any other responsible or liable party will not be shared. Any such payments will apply toward any annual unshareable amount or maximum co-share amounts the member still has for his membership year. (*Any such payments toward therapy will apply toward the therapy initial unshareable amount and co-share described in Section VI.B.38.*) If a bill is shared and later reimbursed by a third party, or liability is released as part of a settlement, the reimbursed amount must be sent on to meet other members' shareable medical bills, even if the amount of medical expense compensation is not specified in the settlement.

***Exceptions to Insurance Type Arrangements:***

**1. *Minimum Essential Coverage (MEC) Plans***

If the only applicable insurance is a Minimum Essential Coverage (MEC) plan, then members are requested to submit the bills directly to Samaritan Ministries and not to the MEC plan.

**2. *Prescription Drugs***

If a member has insurance (*or any other responsible payer*) which covers prescriptions, he must use his insurance and may not present his Samaritan Ministries membership card to the pharmacy. Samaritan Ministries will not share prescription bills which have already been submitted to an insurance company. See also Section VI.B.28. "Prescriptions".



***Pursuing Legal Remedy***—If a member suffers an injury and a probable liable party or his insurance refuses to pay unless legal remedies are pursued, the member must pursue his legal remedies unless he demonstrates that doing so would violate his Biblically-based conviction against initiating a lawsuit. Conditions may be placed on sharing bills related to such injuries before the matter is settled. Amounts that are received in settlement, to the extent they fairly represent compensation for shared medical expenses, must be sent on to meet other members' medical bills after they have been applied toward any applicable annual unshareable amount or maximum co-share amounts.

**Other Available Assistance**—Seeking assistance from government aid programs is never required by Samaritan Ministries and is contrary to our understanding of God's desire for His people. However, if a non-governmental, secular, religious, or fraternal organization, including any patient assistance program (*PAP*) or foundation (*PAF/G*), is willing to pay any portion of an eligible medical or pharmacy bill and the member refuses to accept this payment, the member has then chosen not to have that portion of the bill shared, unless the member demonstrates that accepting the assistance would violate his Biblical conviction. Funds raised by crowdfunding for shareable medical expenses must be reported to Samaritan Ministries and will be applied to reduce the shareable amount.

**Health Reimbursement Arrangement (HRA), Flexible Spending Account (FSA), and Health Savings Account (HSA)**—A member who has the right to a reimbursement from an HRA, FSA, or HSA for a shareable medical expense is not required to pay the bill with his HRA, FSA, or HSA although he should consider whether this resource should be used to lessen the burden that the other members will bear. If HRA, FSA, or HSA money is used to pay

the expense, then that expense may still be submitted to be shared. **Note:** *There may be income tax consequences from using reimbursements from an HRA, FSA, or HSA to pay for an expense for which you also received sharing portions from other members. Please consult your tax advisor.*

**Other Health Care Sharing Organizations**—If a member simultaneously participates in another health care sharing ministry, he may not seek funds from multiple ministries in excess of his shareable bills, for to do so is to obtain assistance beyond his burden.

## **F. How the Shareable Amount is Calculated**

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This section explains how the shareable amount of a member's medical expenses will be determined. There is no calendar year or lifetime limit on the number of conditions or the total dollar amount that may be shared. In most cases, bills are submitted electronically and directly from the provider to Samaritan Ministries. Itemized bills must be submitted within one year of date of service in order to be considered for sharing. Bills submitted more than one year after date of service will not ordinarily be shared.

Medical bills for illnesses or injuries resulting in visits to licensed medical professionals, emergency rooms, or hospitals (*inpatient and outpatient*) are normally submitted directly from the provider to be processed by Samaritan Ministries and its third-party services.

Once Samaritan Ministries processes the bill, the shareable amount will be posted on the member's web app. Further details will be offered in the Explanation of Sharing, a document which the member may download from his web app.

- **Bills Defined**—Medical bills incurred by a member household will accumulate towards the household annual unshareable amount and max co-share amount. Bills will generally be eligible, counting toward the annual unshareable amount and max co-share amount as long as the condition which prompted the medical charges is not considered pre-existing under Section VII.

Some medical bills do not count toward the annual unshareable and max co-share amounts; the most notable exceptions are prescription medication and outpatient therapy (*both found in Section VI.B.*).

- **Reference-Based Repricing**—Overbilling and errors are common in health care. In order to steward the resources God provides us, Samaritan Ministries utilizes third-party services to help ensure that members are charged a fair and reasonable amount. Our third-party uses reference-based cost analysis and other “fair value” tools to make these determinations. This will determine the initial eligible amount used to calculate how much of a bill is shareable. More information is available at [samaritanministries.org/providers](https://samaritanministries.org/providers).
- **Annual Unshareable Amount and Co-Share**—Once the total (*post-repriced*) of submitted eligible bills for a member household reach the annual unshareable amount for that membership, eligible bills may be shared according to the co-share rate they have selected. If the unshareable amount(s) is a financial burden that the member cannot bear alone, help can be sought from family, friends, or local Christian church.

**Example:** A member household has a 10% co-share and a \$1,000 annual unshareable amount. The member becomes ill, and the eligible hospital charges are \$10,000. Once the bill

is processed by Samaritan Ministries, the total repriced (*fair and reasonable*) charges are \$8,000. Assuming this is the first bill this household had in the current membership year, the full annual unshareable amount applies first ( $\$8,000$  minus  $\$1,000$ ). The full annual unshareable amount is met, so the remaining \$7,000 is subject to the 10% co-share ( $\$7,000$  multiplied by 10% leaves  $\$700$  unshareable amount and  $\$6,300$  is shareable).

- **Maximum Shareable Amount**—While there is no lifetime maximum sharing amount for any person or household membership, we won't share unreasonable or unfair charges, in order to protect the membership (see Section IX.H. "Cooperation Required" for more details).
- **Additional Definitions and Explanations**

*Sharing Percentage*—Medical bills are shared at the [selected] sharing percentage rate multiplied by the amount that is over the [selected] annual unshareable amount after bill repricing.

*Maximum Co-share Amount*—The annual maximum unshareable amount due to the sharing percentage is [amount you selected].

**Example:** A member household has already met their \$1,000 annual unshareable amount (AUA) for the membership year. After meeting their AUA, they have a 10% co-share and a maximum co-share of \$2,500. After the initial \$1,000 in charges, they submit another \$30,000 in charges. Out of the \$30,000 in bills, the 10% co-share would prevent \$2,500 of the first \$25,000 from being shareable. Since the member has a maximum co-share of \$2,500, the remaining \$5,000 would be shareable with 0% co-share.

## G. Reconciling Bills and Wallet Funds

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The shareable amount of a bill may be affected by the total amount of other members' medical needs. Each week there is a fixed amount of committed sharing wallet funds available from members to be sent out to meet bills. However, the bills submitted by members fluctuate, and in any one week may be greater, or less, than the sharing funds available.

If at the time of assigning sharing portions there are more bills than funds available, Samaritan Ministries may delay the sharing of some bills until the following week. This simple adjustment accommodates incidental fluctuations in total bills submitted while still allowing bills to be shared in a timely manner.

It is our goal that all eligible bills presented by the members will be shared. Although we anticipate that brief sharing delays will normally account for any imbalance of bills and shared funds, the Board of Directors may take further steps to address imbalances if they persist.

- **Additional Share Deposit Review**—The Board of Directors may decide to conduct a share deposit review to determine what reasonable adjustments should be made to the share deposit amounts to appropriately facilitate timely sharing. This review would be in addition to the regularly scheduled annual review (see *Section III.G.*). If changes to the share deposit amounts were deemed necessary, the new amounts would take effect the following month.
- **Prorating**—The Board of Directors may decide to prorate the sharing of bills submitted as a short-term contingency measure to ensure timely sharing. For a short time, only a certain percentage of the shareable bill amounts would be shared.

For example, if \$1,000,000 in total bills are to be shared in a given week, but only \$900,000 in sharing portions are available, we will take the percentage of sharing portions as compared to bills— $900,000/1,000,000 = 90\%$ —and apply that percentage to each bill. Thus, we will share 90% of the normal shareable amount of each bill presented for that particular month.

If you have a medical bill for which \$1,000 would normally be shared, only \$900 would be shared that month. We will ask members to pray that God will provide for the unshareable amounts through other means.

- **Samaritan Given and Samaritan Classic/Basic**—The balancing of bills and funds may be done by sharing across two or more programs, or by keeping them separate, as allowed by the Board of Directors.

It is important to remember that members of Samaritan Ministries are just that—members of the ministry, not of a particular sharing program. Ordinarily, it will be most effective and efficient for members to share with other members who are participating in the same program. However, as we seek to minister to one another's needs, situations may arise where the sharing funds from one program could be used to help bear the burden of medical bills from members in another program.

For example, if the sharing funds held by members participating in Samaritan Given were being underutilized, those members may be asked to share with other members in Samaritan Classic who could greatly benefit from those funds.

## H. Cooperation Required

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When you submit bills, you are committing to cooperate with Samaritan Ministries staff and third-party services to determine if the bills are eligible, to seek fair and reasonable prices from medical providers, and to document amounts you have paid to providers. You will be required to sign a medical release so that Samaritan Ministries or its third-party services can obtain records and communicate with your providers. Failing to submit a signed medical release, revoking a medical release, or declining to work with Samaritan Ministries staff and third-party services to obtain a fair price will prevent the sharing of your medical bills.

Additionally, if you are prescribed high-cost brand or specialty medication, you may be asked to consider available patient assistance programs or grants before Samaritan Ministries will consider sharing the prescription charges. See also Section VI.B.

In order to steward the sharing portions of fellow Christians, Samaritan Ministries assists members to manage and control the costs of their health care. We are committed to protecting members from unfair and unreasonable charges.

Samaritan Ministries reserves the right, on behalf of its members, to determine what charges or parts of a charge are unfair or unreasonable based on techniques, criteria, and standards adopted by Samaritan Ministries. These may include, but are not limited to, reference-based cost analysis and other “fair value” tools used to make these determinations. More information is available at [samaritanministries.org/providers](https://samaritanministries.org/providers).

Samaritan Ministries will limit the sharing of charges determined to be unfair or unreasonable and will advocate on behalf of sharing members against any health care provider demanding

payment of unfair charges. This guideline empowers Samaritan Ministries members to refuse to pay excessive charges, while also committing Samaritan Ministries to contend for fair prices on members' behalf. Samaritan Ministries and its third-party services will work with members and their providers to reach a resolution on excessive charges through negotiation and, if necessary, protect members through legal action. Samaritan Ministries will not leave an open bill dispute unresolved. See also Section IX.D. "Balance Billing from Providers".

## X. Advisory Opinions and Binding Decisions

Although Samaritan Ministries staff are trained to be forthright in phone conversations, routine responses to emails and oral opinions offered by the staff do not constitute binding decisions. Members who call to inform us of their circumstances in order to discover if a treatment qualifies for sharing will be given an opinion—not a binding decision. Inquiries by members in writing explaining circumstances and medical procedures involved and specifically seeking a binding, written ruling from Samaritan Ministries leadership will be answered in writing and will explicitly indicate if it is a decision that will bind Samaritan Ministries. The routine submission of bills to Samaritan Ministries followed by information made available in the Samaritan Given web app, Explanation of Sharing, and Remittance Advice will not be considered such an inquiry or binding ruling.

*(The Explanation of Sharing is a document Samaritan Ministries makes available to the member once a bill has been processed. A*



*Remittance Advice is a document Samaritan Ministries sends to the provider at the time of the bill pay account payment. These documents account for shareable, unshareable, and ineligible amounts, as well as any repricing adjustments that were made to a bill.)*

## XI. Reconciling Disagreements

Samaritan Ministries is a community of Christians—and its members, as followers of Christ, believe that the Bible commands them to make every effort to live at peace and to resolve civil disputes with each other in private or within the Christian church (see MATT 18:15-20; 1 COR 6:1-8). Samaritan Ministries does not understand these scriptures to prohibit believers from cooperating with governmental authorities when a crime has been committed by another professing believer (ROM 13:1-7).

A member who chooses to violate the command of Scripture and his covenant with his Samaritan Ministries brethren and takes a civil dispute to court, destroys our fellowship and has chosen to be as if he had never been a Samaritan Ministries member, and to not have his bills shared with the membership.

Therefore, in becoming a member or reaffirming your membership, you agree that any civil claim or dispute you have with or against Samaritan Ministries, its employees, directors, members, and associate members, that is related to Samaritan Ministries and its ministries in any way, shall be settled by Biblically-based mediation and, if necessary, legally binding arbitra-

tion. And Samaritan Ministries agrees similarly with respect to any civil matter Samaritan Ministries might have against you. The procedure to be used depends upon the nature of the issue as explained in Sections XI.A. and XI.B.

### **A. Questions Regarding Whether a Medical Bill is Eligible for Sharing**

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Nearly all medical bills can be determined to be eligible or not according to the Guidelines. In matters where the Guidelines may not provide absolute clarity, Samaritan Ministries can usually determine whether the bill should be shared according to procedure and precedent. If Samaritan Ministries cannot determine whether the bill is eligible, or if you believe we are misinterpreting the Guidelines or your circumstances, upon your written request explaining why you believe the bills in question are eligible under the Guidelines, the issue will be submitted to a panel of 7 to 13 randomly chosen members who will review the bill to determine whether it is eligible for sharing. The panel's decision will be binding on both Samaritan Ministries and the member. Your written request must be postmarked, or received by Samaritan Ministries, no later than 90 days after you received the staff's response to your last internal appeal.

### **B. Resolution of All Other Issues**

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Membership requirement issues related to your share deposits, sharing portions, or your integrity with respect to the submission and payment of medical bills, may be appealed to the Institute for Christian Conciliation as explained below. All other questions regarding whether you meet membership requirements may be appealed to the Board of Directors who make the final, non-appealable decision.

Any other issue shall be settled in accordance with the Rules of Procedure for Christian Conciliation™ of the Institute for Christian Conciliation. (*Complete text of the Rules is available at [ICCpeace.com](http://ICCpeace.com) or by contacting ICC Peace at [info@iccpeace.com](mailto:info@iccpeace.com)*). However, if both Samaritan Ministries and you agree, the dispute may be submitted to a randomly selected panel of members instead. In all events, you will have available the same relief as a court could grant. Samaritan Ministries will pay all the arbitrator's fees and costs unless the arbitration determines there was no reasonable basis for your complaint, in which case you will be responsible for the fees and costs.

### **C. You and Samaritan Ministries Agree Not to Go to Court**

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You understand that these methods shall be the sole remedy for any civil controversy or claim arising out of your relationship with Samaritan Ministries and expressly waive your right to file a lawsuit in any civil court against Samaritan Ministries, its employees, members, and directors, for such disputes, except to enforce an arbitration decision obtained under Sections XI.A. or XI.B. This also includes any determinations as to whether the matter in dispute comes within this arbitration agreement or can be required to be arbitrated. If an arbitration decision has been made and anyone is failing to follow that decision, then in order to enforce the arbitration award under either Sections XI.A. or XI.B., the decision may be entered only in the Circuit Court of Peoria County, Illinois. Resolving disputes within the Body of Christ is always the command of Scripture and in the interest of all our members (MATT 18:15-20; 1 COR 6). Therefore, even if Samaritan Ministries or a member participates to some extent in a court proceeding regarding a matter in dispute, this partic-

ipation will not be forfeiting the ability to later demand that the dispute be resolved by these arbitration procedures.

#### **D. Applicable Law**

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For all matters of procedure and substance regarding any civil dispute or claim that comes within these mediation/arbitration requirements, the laws of the State of Illinois, and if applicable of the United States, shall govern.

## XII. Amending Guidelines

#### **A. Procedures**

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These Guidelines may be amended by the Samaritan Ministries Board of Directors. The Board has the option of first taking an advisory vote of the members.

#### **B. Effective Date**

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Amendments to the Guidelines will go into effect as soon as administratively practical or as designated by the Board. If you incur and submit a medical bill before the change was adopted, the sharing of the bill will be determined by the Guidelines as they existed on the date the bills were incurred.

#### **C. Notice of Amendments**

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Members will be notified of changes to the Guidelines through direct electronic communication, whether by email, mobile app, member online portal, or through the communication the member receives at his annual membership continuation date.

## **D. Samaritan Given Beta**

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**Note: The Samaritan Given program closed on July 31, 2022.**

We will continue to share bills with dates of service through the end of the program on July 31, 2022, provided the bills meet all other requirements of the Guidelines. Bills submitted to Samaritan Ministries after the program closing date (July 31, 2022) will still be eligible for sharing provided the date of service was before the program closing and the patient was a participating member as of the date of service.

In order to adapt the Guidelines to support changes during the beta phase of Samaritan Given, and to further the ministry to Samaritan Ministries members, the Board of Directors may make changes to the Guidelines on a more frequent basis during the beta.

Such changes may be implemented temporarily or may remain in effect. Updates to the Guidelines during the program beta may affect the following guidelines, but are not limited to this list:

- Guidelines related to the functionality of member tools, such as the membership card, web app and mobile app
- Adjustments to the Sharing Wallet Balance Limit (*Section III.F.*)
- Adjustments to the monthly share deposit (*see "Annual Share Deposit Review", Section III.G.*)
- Updates to how we process prescription medication charges (*Section VI.B.28.*)

As noted in Section XII.C. above, Samaritan Ministries will communicate any Guidelines changes to members participating in Samaritan Given.

# XIII. Switching Health Care Sharing Programs

Please read this section carefully in order to understand the process of switching health care sharing programs. When we refer to health care sharing programs, we are referencing the health care sharing programs operated by Samaritan Ministries—Samaritan Classic, Samaritan Basic, and Samaritan Given.

You are strongly encouraged to familiarize yourself with the Guidelines for Samaritan Given and [Guidelines for Samaritan Classic & Samaritan Basic](#) before you switch programs. There are significant differences between Samaritan Given and Samaritan Classic/Basic, especially in Member Responsibilities (*Section III.*), Sending Sharing Portions and Encouragement (*Sections III.H. and III.I.*), Sharing Medical Costs (*Section VI.*), and Submitting Medical Bills (*Section IX.*).

## **A. Switching from Samaritan Classic/Basic to Samaritan Given**

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***Note: The Samaritan Given program closed on July 31, 2022. We are no longer accepting new participants into Samaritan Given.***

### **Membership Start Date & Pre-existing Conditions**

The original Samaritan membership start dates of each member will be retained to determine whether any bills would be related to a pre-existing condition under the Guidelines for Samaritan Given.

Any medical condition that started after your original membership start date will not be considered pre-existing.

Please be aware that although the guidelines for determining pre-existing eligibility are significantly different in Samaritan Given than in Classic/Basic, the Classic/Basic pre-existing guidelines will be applied to you when you switch to Samaritan Given if they are more favorable. In all other respects we will follow and apply the Guidelines for Samaritan Given to your membership, including requiring you to provide health history, the same way we would apply them to a member who had newly joined Samaritan Ministries health care sharing. A statement from your physician, as described in Section VII.D. may be required to establish treatment history and/or symptoms for medical conditions that may be pre-existing to your membership start date.

### **Samaritan Given Program Start Date**

Your participation in Samaritan Given takes effect the first of the following month if you sign up by the 17<sup>th</sup>. If you sign up on the 18<sup>th</sup> or later, your participation in Samaritan Given takes effect the first of the second month. (*For example, if today is February 8<sup>th</sup>, you may request to switch to Samaritan Given as of March 1<sup>st</sup>. If today is February 19<sup>th</sup>, you may switch as of April 1<sup>st</sup>.)*

The date you switch to Given will be recorded as your Given program start date, which will be used to determine your annual continuation date (see *Section III.M.*). (*This is not the same as your membership start date; see previous section.*) Further, any medical bills you or your provider submit will be subject to the guidelines/sharing rules of the program you were in at the date of service. (*For example, new medical bills begin to apply toward the Samaritan Given AUA once the dates of service occur on or after your start date with Samaritan Given.*)

## **Previous Records**

Your bills and other membership records from Samaritan Classic/Basic will still be available to you on the Samaritan Classic/Basic Dashboard, but you will manage your participation in Samaritan Given from the Samaritan Given web app.

## **B. Switching from Samaritan Given to Samaritan Classic/Basic**

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*Note: The Samaritan Given program closed on July 31, 2022.*

### **Sign Up Through the Given Web App**

During the closure period of the Samaritan Given program, members in Given could request a switch to Samaritan Classic or Basic through the Given web app. Members who switched were required to sign all forms that are required during a normal Samaritan Classic/Basic signup process.

If you switched to Classic or Basic, your participation in Classic or Basic took effect the date you selected in the switch request. Any medical bills you submit are subject to the guidelines/sharing rules of the program you were in at the date of service.

### **Automatic Switch to Samaritan Basic**

If you did not complete your request to switch in the Given web app by July 15, 2022, your membership was switched by default to Samaritan Basic, effective August 1, 2022, and you were automatically signed up for Save to Share™.

### **Costs Involved**

There were no fees for members who switched to Samaritan Classic or Basic during the closure of Given. Members who



switched at that time were not required to pay the \$200 non-refundable Samaritan Classic/Basic signup fee. In addition, the standard \$100 switching fee was waived during the closing period. Members who switched were asked whether they wanted to use any remaining funds in their sharing wallets to help other members with their medical bills (see *Section III.O.1.*).

For members who switched, the first monthly Share in Samaritan Classic/Basic was waived. They started sending Shares in Samaritan Classic/Basic two months after their last sharing portion in Samaritan Given.

### **AUA/Co-share Amounts Do Not Transfer**

If you switched to Samaritan Classic or Basic, any amount that went toward your AUA/co-share in Given did not carry over or apply to Samaritan Classic or Basic. All rules for those programs apply (see [Samaritan Classic/Basic Guidelines](#)).

### **Membership Start Date & Pre-existing Conditions**

If you switched, your original Samaritan membership start date was retained through the switching process. This date is used to determine whether any bills are related to a pre-existing condition under the [Guidelines for Samaritan Classic & Samaritan Basic](#).

If a medical condition was not considered to be pre-existing under your Samaritan Given participation, it is likewise not considered pre-existing now that you have switched to Samaritan Classic/Basic.

We are otherwise following and applying the [Guidelines for Samaritan Classic & Samaritan Basic](#) to your membership, including requiring you to provide health history, the same way we

would apply them to a member who had newly joined Samaritan Ministries health care sharing. A statement from your physician, as described in Section VII.D., may be required to establish treatment history and/or symptoms for medical conditions that may be pre-existing to your membership start date.

### **Samaritan Classic/Basic Program Start Date**

The date you switched to Samaritan Classic/Basic has been recorded as your Classic/Basic program start date. (This is not the same as your membership start date; see previous section.) Further, any medical bills you or your provider submit are subject to the guidelines/sharing rules of the program you were in at the date of service.

Please be aware that the guidelines for sharing a catastrophic medical condition are different across Samaritan Ministries programs. See the [Guidelines for Save to Share™](#) for more details.

### **Previous Records**

Your bills and other membership records from Samaritan Given are still available to you on the Samaritan Given web app, but if you switched to Classic or Basic, you may manage your new program participation from the Samaritan Classic/Basic Dashboard.

# State Legal Notices

## **Alabama Code Title 22-6A-2**

*Notice:* The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will 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. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

## **Alaska Statute 21.03.021(k)**

*Notice:* The organization coordinating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive a payment for medical expenses or whether this organization continues to

operate, you are always personally responsible for the payment of your own medical bills.

**Arizona Statute 20-122**

*Notice:* The organization facilitating the sharing of medical expenses is not an insurance company and the ministry's guidelines and plan of operation are not an insurance policy. Whether anyone chooses to assist you with your medical bills will be completely voluntary because participants are not compelled by law to contribute toward your medical bills. Therefore, participation in the ministry or a subscription to any of its documents should not be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this ministry continues to operate, you are always personally responsible for the payment of your own medical bills.

**Arkansas Code 23-60-104.2**

*Notice:* The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor plan of operation is an insurance policy. If anyone chooses to assist you with your medical bills, it will be totally voluntary because participants are not compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive a payment for medical expenses or if this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

**Florida Statute 624.1265**

Samaritan Ministries International is not an insurance company, and membership is not offered through an insurance company. Samaritan Ministries International is not subject to the regulatory requirements or consumer protections of the Florida Insurance Code.

**Georgia Statute 33-1-20**

*Notice:* The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will 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. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

**Idaho Statute 41-121**

*Notice:* The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will 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. Regardless of whether you receive any

payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

**Illinois Statute 215-5/4-Class 1-b**

*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. 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 Code 27-1-2.1**

*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.

### **Kentucky Revised Statute 304.1-120 (7)**

*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.

### **Louisiana Revised Statute Title 22-318,319**

*Notice:* The ministry facilitating the sharing of medical expenses is not an insurance company. Neither the guidelines nor the plan of operation of the ministry constitutes an insurance policy. Financial assistance for the payment of medical expenses is strictly voluntary. Participation in the ministry or a subscription to any publication issued by the ministry shall not be considered as enrollment in any health insurance plan or as a waiver of your responsibility to pay your medical expenses.

### **Maine Revised Statute Title 24-A, §704, sub-§3**

*Notice:* The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor plan of operation is an insur-

ance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

#### **Maryland Article 48, Section 1-202(4)**

*Notice:* 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.

#### **Massachusetts**

The organization coordinating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no



other participant will be compelled by law to contribute toward your medical bills. Due to the public policy implications of Massachusetts' mandatory insurance requirement (which operates independent of the Affordable Care Act), all Massachusetts members of SMI must either be participants in Samaritan Given or else participate in the Save to Share™ under the Samaritan Classic/Samaritan Basic programs for sharing medical expenses above \$250,000.

### **Michigan Section 550.1867**

*Notice:* Samaritan Ministries International that operates this health care sharing ministry is not an insurance company and the financial assistance provided through the ministry is not insurance and is not provided through an insurance company. Whether any participant in the ministry chooses to assist another participant who has financial or medical needs is totally voluntary. A participant will not be compelled by law to contribute toward the financial or medical needs of another participant. This document is not a contract of insurance or a promise to pay for the financial or medical needs of a participant by the ministry. A participant who receives assistance from the ministry for his or her financial or medical needs remains personally responsible for the payment of all of his or her medical bills and other obligations incurred in meeting his or her financial or medical needs.

### **Mississippi Title 83-77-1**

*Notice:* The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an

insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will 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. Regardless of whether you receive any payment of medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

**Missouri Section 376.1750**

*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.

**Montana Revised Statute Chapter Sections 33-1-102 and 33-1-201**

*Notice:* The health care sharing ministry facilitating the sharing of medical expenses is not an insurance company and does not use insurance agents or pay commissions to insurance agents. The health care sharing ministry's guidelines and plan of operation are not an insurance policy. Without health care insurance, there is no guarantee that you, a fellow member, or

any other person who is a party to the health care sharing ministry agreement will be protected in the event of illness or emergency. Regardless of whether you receive any payment for medical expenses or whether the health care sharing ministry terminates, withdraws from the faith-based agreement, or continues to operate, you are always personally responsible for the payment of your own medical bills. If your participation in the health care sharing ministry ends, state law may subject you to a waiting period before you are able to apply for health insurance coverage.

### **Nebraska Revised Statute Chapter 44-311**

*IMPORTANT NOTICE.* This organization is not an insurance company, and its product should never be considered insurance. If you join this organization instead of purchasing health insurance, you will be considered uninsured. By the terms of this agreement, whether anyone chooses to assist you with your medical bills as a participant of this organization will be totally voluntary, and neither the organization nor any participant can be compelled by law to contribute toward your medical bills. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills. This organization is not regulated by the Nebraska Department of Insurance. You should review this organization's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs

### **New Hampshire Section 126-V:1**

*IMPORTANT NOTICE:* This organization is not an insurance company, and its product should never be considered insurance. If you join this organization instead of purchasing health insurance, you will be considered uninsured. By the terms of this agreement, whether anyone chooses to assist you with your medical bills as a participant of this organization will be totally voluntary, and neither the organization nor any participant can be compelled by law to contribute toward your medical bills. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills. This organization is not regulated by the New Hampshire Insurance Department. You should review this organization's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs.

### **North Carolina Statute 58-49-12**

*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. Whether anyone chooses to assist you with your medical bills will be voluntary. No other participant will 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. Regardless of whether you receive any payment for medical expenses or whether this organization continues to

operate, you are always personally liable for the payment of your own medical bills.

**Pennsylvania 40 Penn. Statute Section 23(b)**

*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.

**South Dakota Statute Title 58-1-3.3**

*Notice:* The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will 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. 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.

**Texas Code Title 8, K, 1681.001**

*Notice:* This health care sharing ministry facilitates the sharing of medical expenses and is not an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the ministry or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this ministry continues to operate, you are always personally responsible for the payment of your own medical bills. Complaints concerning this health care sharing ministry may be reported to the office of the Texas attorney general.

**Virginia Code 38.2-6300-6301**

*Notice:* This publication is not insurance, and is not offered through an insurance company. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as no other 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.

**Wisconsin Statute 600.01 (1) (b) (9)**

*ATTENTION:* This publication is not issued by an insurance company, nor is it offered through an insur-

ance 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 is entirely voluntary. This publication should never be considered a substitute for an insurance policy. Whether or not you receive any payments for medical expenses, and whether or not this publication continues to operate, you are responsible for the payment of your own medical bills.

**Wyoming 26.1.104 (a)(v)(C)**

*Notice:* The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Any assistance with your medical bills is completely voluntary. No other participant is compelled by law or otherwise to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents shall not be considered to be health insurance and is not subject to the regulatory requirements or consumer protections of the Wyoming insurance code. You are personally responsible for payment of your medical bills regardless of any financial sharing you may receive from the organization for medical expenses. You are also responsible for payment of your medical bills if the organization ceases to exist or ceases to facilitate the sharing of medical expenses.

# Glossary of Key Terms

*Please note: While there are many similarities between terms used in Samaritan Given and Samaritan Classic/Basic, there are significant differences between the programs' usage of key terms. The definitions below are to be understood distinctly in the context of Samaritan Given.*

## **Accountability Verification**

an accountability process in Samaritan Given that the primary member and any participating spouse must complete annually, in which an accountability person(s) signs a statement confirming that the member(s) meets the membership requirements, subject to Samaritan Ministries review.

## **annual unshareable amount**

total repriced eligible charges a member must first submit annually before Samaritan Ministries will start assigning sharing portions to his bills.

## **bill pay account**

account where funds received are held until bill payment happens.

## **co-share**

the percentage of eligible charges that are not shared once the annual unshareable amount has been met (*until the max co-share is reached*).



**continuation date**

date on which Member Agreements, medical release, and Accountability Verification are due each year.

**eligible bills**

the bills or bill amounts submitted that qualify to be shared under the Guidelines, prior to applying any AUA, co-share, or max co-share.

**Explanation of Sharing**

a detailed breakdown of the charges, repricing, and shareable amounts of a medical bill. A member may download the Explanation of Sharing from the web app after the bill has been processed by Samaritan Ministries.

**funding account**

a linked bank account a member uses to fund his sharing wallet.

**inactivate**

action taken either by the member or by Samaritan Ministries to end the membership of an individual member or household. Once a member is inactivated, he is no longer eligible to have subsequently incurred medical bills shared.

**maximum co-share amount**

the maximum cumulative co-share amount within a given membership year.

**medical release**

the form members sign annually granting Samaritan Ministries and its third-party services the ability to determine medical bill eligibility, engage in bill repricing and negotiation, and interact with providers.

**members**

people who participate in Samaritan Given.

**membership card**

card (*physical or digital*) member presents to provider at time of service in order to process billing.

**ministry operations fee**

the amount deducted out of the member's sharing wallet to facilitate ministry administration. The fee does not affect the member's monthly share deposit amount.

**pre-existing condition**

a medical condition for which the member received treatment or diagnosis, or for which a reasonable person would have sought treatment or evaluation, prior to membership. The condition may no longer be considered pre-existing if certain requirements are met (see *Section VII. "Pre-Existing Conditions" for more info*).

**primary member**

the person primarily responsible for sending sharing portions to other members and who has login credentials for the membership. The primary member is the owner of the membership, sharing wallet, and the bill pay account.

**qualifying life event**

events that allow you to select a new sharing level even though it's not your continuation date.

**share deposit**

a monthly recurring deposit a member makes into his sharing wallet to prepare the funds for sending to other members in need.

**shareable**

eligible charges which meet sharing limitations, and other members share by sending their sharing portions.

**sharing portion**

the money a member sends another member(s) each month.

**sharing wallet**

the bank account a member sets up during the signup process in order to facilitate sharing.