



Christian Healthcare Ministries

The biblical solution to healthcare costs

Our Ministry Standards

In order to accomplish our mission of glorifying God through service to our members, we believe Christian Healthcare Ministries, Inc., (the Ministry) must be accountable and transparent and must avoid impropriety and the appearance of impropriety in all its operations, communications and dealings.

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Therefore, we believe the Ministry must:

- 1) Have a clear, written mission statement indicating that religious ministry is its primary purpose. Further, it must conduct all its affairs in a fashion whereby all members of the Ministry share a common set of religious beliefs and voluntarily share certain medical expenses among themselves in accordance with, and as an exercise and expression of, such beliefs.
- 2) No individual who is otherwise qualified is excluded from membership based on health status.
- 3) Be established as a not-for-profit corporation, with a letter from the IRS granting the Ministry tax exempt status under 26 U.S.C. §501(c)(3) and annually file with the IRS a Form 990 - Return of Organization Exempt From Income Tax .
- 4) Clearly indicate, in all marketing and informational materials, that it is a religious ministry and that it is not engaging in the business of insurance. Further, the Ministry will not allow itself to be advertised in print or on the Web as part of, or in conjunction with, any offer of or quote for health insurance product(s).
- 5) Receive from each of its members an express acknowledgement and agreement that:
 - a. neither the Ministry itself nor any other member of the Ministry has assumed any legal obligation or risk, or provided any guarantee, that it will pay any member's medical expenses; and
 - b. that the member remains solely liable for their medical expenses.
- 6) Publish an online explanation of the expenses eligible for sharing by the Ministry.
- 7) Publish the identity of the persons who have the authority to adjust or increase the monthly share amounts used to pay eligible member medical expenses.
- 8) Publish online its estimate of the current length of time required by the Ministry to share eligible expenses.
- 9) Meet all of the requirements set forth in the definition of Health Care Sharing Ministries found in the U.S. Patient Protection and Affordable Care Act [26 U.S.C. §5000A(d)(2)(B)(ii)].
- 10) Publish an online mechanism for its members to provide feedback and suggestions regarding the function of the Ministry.
- 11) Refrain from utilizing for-profit contractors to provide the integral functions of member acquisition, direct member services, or sharing of medical needs of the Ministry. In the rare event that for-profit contractor services are necessary to the operation of the Ministry, the Ministry must contract only with individuals or companies who have no affiliation with the Ministry's management team or any member of its board of directors; unless the service provided is minimal in size and scope and is disclosed to, and explicitly approved by, a majority of the disinterested directors.
- 12) Promptly disclose information required by law, and provide a copy of its audited annual financial statements upon written request.
- 13) Be governed by a responsible board of directors of not less than five individual persons, a majority of whom shall be independent directors, and who shall meet at least semiannually to establish policy and review the Ministry's finances, controls, operations and plans. The board of directors of the Ministry:
 - a. shall have no family relationship to any member of senior management or any other director of the Ministry unless elected to the Board by vote of the unrelated directors after full disclosure of the relationship;
 - b. shall publish the identities and biographical information of the directors of the Ministry;
 - c. shall conduct all its affairs in a manner consistent with the generally accepted standards for non-profit organizations and the laws and rules of Ohio, and remain consistent with biblical principles;
 - d. shall engage in proper budgeting, accounting and financial management;
 - e. shall avoid conflicts of interest through the establishment of and adherence to a conflict of interest policy;
 - f. shall establish and maintain an appropriate salary structure for the senior management of the Ministry consistent with comparable not-for-profit entities and industry norms;
 - g. shall prepare complete and accurate annual financial statements that reflect all monies that have moved through the Ministry to and from its members and shall annually engage an independent certified public accountant to audit those statements;
 - h. shall maintain appropriate communication with the independent certified public accountant on an ongoing basis to ensure proper financial management; and
 - i. shall require its management team to disclose to the board any material weaknesses in internal controls or other significant risks or management deficiencies.
- 14) Comply with the following operational requirements:
 - a. The Ministry does not operate as an insurance company nor is it affiliated with any insurance company; and its ministries are not offered to anyone through insurance agents.
 - b. The Ministry, in its advertising:
 1. will avoid using terminology typically associated with insurance;
 2. if it refers to "savings," will expressly reference the non-insurance entity to which the comparison is being made for the claimed savings; and
 3. if it references past amounts shared with members, will only reference amounts that are supported by the Ministry's annual statement and will include with that reference (1) a reminder that the Ministry has no contract with its members, and (2) a disclaimer that past performance is not a guarantee that any future needs will be shared.