



“Carry each other’s burdens, and in this way you will fulfill the law of Christ.” **Galatians 6:2**

## What is a Health Care Sharing Ministry?

Health Care Sharing Ministries (HCSMs) have been around for centuries. This practice is founded on the New Testament guidance to share in each other's burdens. An HCSM unites people who share common Religious and Ethical beliefs. This faith community then voluntarily shares a monthly contribution to share in each other's medical needs.

A health care sharing program is not insurance. It is a membership-based, nonprofit ministry. Neither membership in a Health Care Sharing Ministry nor the Member Guidelines constitute a promise to pay, or an obligation to share.

Although HCSMs are not health insurance and do not qualify as minimum essential coverage under the ACA, the law grants HCSM members an exemption from the ACA's minimum essential coverage requirement.

**1.5 million Americans have chosen to join a Health Care Sharing Ministry.**

## Who is Joppa Health Share?

**Our Mission is to guide our faith community to share what they have to bless those in need.**

Joppa Health Share is a nonprofit Health Care Sharing Ministry (HCSM). Members of Joppa Health Share make fixed monthly contributions to the health sharing community. These contributions go toward the eligible medical expenses among all Members.

The contribution amount depends on the Sharing Program elected. Our Ministry's Sharing Programs provide a flexible and affordable alternative to health insurance. Members can enroll in a Sharing Program that fits their needs and their budget at any time.

We are a ministry of the National Hispanic Christian Leadership Conference (NHCLC). As the largest Latino Christian organization in America, the NHCLC leads millions of Hispanic Born-Again Christians via their 40,118 Evangelical congregations.

**"All the believers were united in heart and mind. And they felt that what they owned was not their own, so they shared everything they had. The apostles testified powerfully to the resurrection of the Lord Jesus, and God's great blessing was upon them all." Acts 4:32-33**



## What Are the Genesis Programs?\*

**The Genesis Programs\* are Defined Sharing Programs designed to provide affordable protection for Members seeking an alternative to health insurance.**

**Genesis Basic Program** provides sharing for Day-to-Day Care and Preventive Services, designed for Individuals and Families who are prepared for the Catastrophic Events, but searching for Day-to-Day Health Care needs such as PCP, Specialists, Urgent Care Visits, Telemedicine services for injury and illness.

**The Genesis Preferred, Premium and Platinum Programs** expands the Day-to-Day Care and Preventive Services sharing to include pre-determined sharing amounts for Inpatient Hospitalization Room and Board, Hospital Admission 1st day, Inpatient Surgical Services, Ambulance, ER, Outpatient Surgery and Maternity.

**Joppa Health Share Members also have access to a full suite of discount services, including<sup>1</sup>**

- Doctor Visits
- 24/7 Consult A Doctor
- Diabetic Care Services and Supplies
- Vitamins & Daily Living Products
- Medical Bill Help
- WellCard Rewards
- Dental Discounts - Aetna Dental Access Network
- 24/7 Dentist - TeleDentist
- Vision Discounts - VSP Savings Pass
- Health & Wellness Discounts
- 24/7 Pet
- Family Savings
- Joppa Rx
- **And More...**

\*Review Membership Guidelines for full details; pre-existing condition limitations, waiting periods, limits and /or ineligible guidelines may apply.

<sup>1</sup>The discount services are not owned or operated by Joppa Health Share, are not insurance or intended to replace health insurance.



## Joppa Health Share - Genesis Programs

	Basic	Preferred	Premium	Platinum
First Health® Preferred Provider Network	✓	✓	✓	✓
Telemedicine*	✓	✓	✓	✓
Preventive Services / Wellness <sup>1</sup>	✓	✓	✓	✓
PCP / Specialist / Urgent Care	4 visits per Member, per Program Year \$35 PCP, Specialist or Urgent Care, shared up to \$250 maximum per visit	5 visits per Member, per Program Year \$35 PCP, Specialist or Urgent Care, shared up to \$250 maximum per visit	5 visits per Member, per Program Year \$35 PCP, Specialist or Urgent Care, shared up to \$250 maximum per visit	5 visits per Member, per Program Year \$35 PCP, Specialist or Urgent Care, shared up to \$250 maximum per visit
Independent X-ray Advanced Diagnostic Imaging & Pathology (Lab) <sup>1</sup>		Up to \$1,000 per Program Year per Member	Up to \$1,000 per Program Year per Member	Up to \$1,000 per Program Year per Member
In Patient Hospitalization Daily Room and Board <sup>1</sup>		Up to \$300 Sharing Limit per Day (Up to 30 days per Program Year per Member)	Up to \$500 Sharing Limit per Day (Up to 30 days per Program Year per Member)	Up to \$1,000 Sharing Limit per Day (Up to 25 days per Program Year per Member)
Hospital Admission 1st Day Sharing For Specific Conditions <sup>1, 2</sup>		Specific conditions: Cancer (Malignant Neoplasm); Heart Attack or Heart Disease; Accidental Injury; Stroke. Up to \$2,500 (Limit 1 day per Program Year)	Specific conditions: Cancer (Malignant Neoplasm); Heart Attack or Heart Disease; Accidental Injury; Stroke. Up to \$5,000 (Limit 1 day per Program Year)	Specific conditions: Cancer (Malignant Neoplasm); Heart Attack or Heart Disease; Accidental Injury; Stroke. Up to \$5,000 (Limit 1 day per Program Year)
Inpatient Surgical Services <sup>1</sup>		Up to \$2,000 per Program Year Inpatient Anesthesia up to \$100 per Program Year	Up to \$3,000 per Program Year Inpatient Anesthesia up to \$200 per Program Year	Up to \$4,000 per Program Year Inpatient Anesthesia up to \$400 per Program Year
Ambulance		Up to \$1,000 per Program Year	Up to \$1,000 per Program Year	Up to \$1,000 per Program Year
Emergency Room <sup>1</sup>		\$250 Visit Fee, per Visit. Limit 2 Visits per Program Year per Member. ER expenses shared up to \$2,000 maximum per Program Year per Member	\$250 Visit Fee, per Visit. Limit 2 Visits per Program Year per Member. ER expenses shared up to \$3,000 maximum per Program Year per Member	\$250 Visit Fee, per Visit. Limit 2 Visits per Program Year per Member. ER expenses shared up to \$4,000 maximum per Program Year per Member
Outpatient Surgery		Up to \$2,000 per Program Year Outpatient Anesthesia up to \$100 per Program Year	Up to \$3,000 per Program Year Outpatient Anesthesia up to \$200 per Program Year	Up to \$4,000 per Program Year Outpatient Anesthesia up to \$400 per Program Year
Maternity Care <sup>3</sup>		Up to \$5,000	Up to \$10,000	Up to \$15,000
Lifetime Sharing Maximum	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
<b>Additional Member Services **</b>				
Rx Discount	✓	✓	✓	✓
Dental	✓	✓	✓	✓
24/7 Virtual Dentist	✓	✓	✓	✓
Vision	✓	✓	✓	✓
Emotional Wellness	✓	✓	✓	✓
Diabetic Supplies	✓	✓	✓	✓
MRI and Imaging	✓	✓	✓	✓
Lab	✓	✓	✓	✓
Hearing	✓	✓	✓	✓
Fitness / Nutrition	✓	✓	✓	✓
Gym	✓	✓	✓	✓
24/7 Pet	✓	✓	✓	✓

1. Review Member Guidelines for full details: pre-existing condition limitations, waiting periods, limits and/or ineligible guidelines may apply. 2. 30 Day Waiting Period applies for Cancer (Malignant Neoplasm); Heart Attack or Heart Disease; Accidental Injury; Stroke. 3. For conception after the effective date Maternity bundles labor, delivery, prenatal, post natal, newborn expenses up to the maximum limit. 4. A one time non-refundable application fee is due upon initial enrollment. There is a \$50.00 Tobacco Fee per Membership, resulting in an \$50.00 increase in the Monthly Contributions.

\*These services are not owned or operated by Joppa Health Share, and are not insurance or intended to replace health insurance.

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Joppa Health Share is not available in all States. For the most up-to-date State availability list, go to <https://www.joppahealth.org/state-specific-notice/>

# Additional Member Services\*

Joppa Health Share is committed to assisting our Members by bringing together a robust bundle of Additional Member Services. By partnering with the leaders in discount services, members reduce their medical expenses and responsibility.

## WellCard Savings

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| <ul style="list-style-type: none"><li>• Doctor Visits</li><li>• 24/7 Consult A Doctor</li><li>• Diabetic Care Services and Supplies</li><li>• Vitamins &amp; Daily Living Products</li><li>• Medical Bill Help</li><li>• WellCard Rewards</li><li>• Dental Discounts - Aetna Dental Access Network</li></ul> | <ul style="list-style-type: none"><li>• 24/7 Dentist - TeleDentist</li><li>• Vision Discounts - VSP Savings Pass</li><li>• Health &amp; Wellness Discounts</li><li>• 24/7 Pet</li><li>• Family Savings</li><li>• <b>And More...</b></li></ul> |
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The discount services are not owned or operated by Joppa Health Share, and are not insurance or intended to replace health insurance.

## Telemedicine

Joppa Health Share Members have access to Telemedicine, made available by WellCard Savings. Telemedicine is a 24/7/365 doctor's visit over the phone or via web to consult, diagnose and if needed prescribe for common and acute illness. Most commonly treated include cold & flu, allergies, sinus problems, bronchitis, ear infections, urinary tract infections, pink eye, and many other non-emergency situations. Joppa Health Share Members speak with physicians in the MYidealDOCTOR network who are all US Board Certified and actively practicing in Internal Medicine, Family Practice, Emergency Room or Pediatrics. Members are responsible for a \$45.00 Visit Fee.

## Joppa RX Prescription Membership

Through Joppa Rx's relationship and buying power with America's Pharmacy Source, over 600 of the most prescribed generic medications are available at no cost to members through this program. Medications are sourced in the United States and are all approved by the FDA.

THESE PLANS ARE NOT INSURANCE and is not intended to replace health insurance. THESE PLANS are not a Qualified Health Plan under the Affordable Care Act. THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN These services are not owned or operated by Joppa Health Share, and are not insurance or intended to replace health insurance.

The discount services are not owned or operated by Joppa Health Share, are not insurance or intended to replace health insurance, nor are they an eligible needs request.

## Preferred Provider Network

Joppa Health Share Members have access to one of the Nation's largest PPO Networks. First Health® has negotiated discounted rates with these healthcare providers and facilities. Members can access these discounted rates by choosing to use the In Network Providers.

First Health is the brand name used for products and services provided by one or more of the Aetna group of companies, including First Health Group Inc.

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Joppa Health Share, a 501(c)(3), is not an insurance company but a religious health care sharing ministry. Joppa Health Share is not available in all States. For the most up-to-date State availability list, go to <https://www.joppahealth.org/state-specific-notice/>

# Statement of Religious & Ethical Beliefs

**Joppa Health Share exists to bring Christians together to share each other's burdens and to share in God's blessings. For centuries, Christians all over the world have shared their lives, resources, and blessings as first outlined in the book of Acts.**

*"All the believers were united in heart and mind. And they felt that what they owned was not their own, so they shared everything they had. The apostles testified powerfully to the resurrection of the Lord Jesus, and God's great blessing was upon them all." —Acts 4:32–33*

1. We believe it is our right to make our own decisions regarding healthcare, in consultation with physicians, family and/or other valued advisors, free from government dictates, restraints and oversight.
2. We believe that the Bible is God's Word to teach, correct, and train us to live.— 2 Timothy 3:16-17.
3. We believe our actions must be in accordance with biblical teachings.
4. We believe it is our spiritual duty to God and our ethical duty to others to maintain a healthy lifestyle and avoid foods, behaviors or habits that produce sickness or disease to ourselves or others. —1 Corinthians 6:19-20
5. We believe it is our biblical and ethical obligation to assist others with medical needs according to our available resources and opportunity. —Galatians 6:2

## Disclaimers and Legal Notices

JOPPA HEALTH SHARE IS NOT AN INSURANCE COMPANY BUT A RELIGIOUS HEALTH CARE SHARING MINISTRY (HCSM) THAT FACILITATES THE SHARING OF MEDICAL REQUESTS AMONGST MEMBERS. Under 26 USC § 5000A(d)(2)(B)(ii), Joppa Health Share members are exempt from the ACA's individual mandate. Joppa Health Share does not assume any legal risk or obligation for payment of member medical requests. Neither Joppa Health Share, nor its members guarantee or promise that a medical needs request or medical expenses will be share or paid by the membership Please check: <https://www.joppahealth.org/state-specific-notices/> for the full, complete and most up to date state legal notices.

GENERAL NOTICE FOR THE FOLLOWING STATES: Alabama Code Title 22-6A-2, Alaska Statute 21.03.021(k), Arizona Statute 20-122, Arkansas Code 23-60-104.2, Florida Statute 624.1265, Georgia Statute 33-1-20, Idaho Statute 41-121, Illinois Statute 215-5/4-Class 1-b, Indiana Code 27-1-2.1, Louisiana Revised Statute Title 22-318,319, Maine Revised Statute Title 24-A, §704, sub-§3, Michigan Legislature Section 550.1867, Mississippi Code Title 83-77-1, Nebraska Revised Statute Chapter 44-311, New Hampshire Section 126-V:1, North Carolina Statute 58-49-12, South Dakota Statute Title 58-1-3.3, Texas Code Title 8, K, 1681.001, Virginia Code 38.2-6300-6301, Washington Revised Code 48.43.0009, Wyoming Statutes Title 26.1.104(a)(v)(C):

IMPORTANT NOTICE: This organization facilitating the sharing of medical expenses is not an insurance company, but a Health Care Sharing Ministry (HCSM). Neither this publication, nor its ministry memberships, nor ministry guidelines, nor plan of operation, nor financial assistance provided through the ministry, constitutes or creates an insurance policy and it is not provided through an insurance company. 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. As such, participation in the organization or a subscription to any of its documents should never be considered the purchase of insurance. If you join this ministry by purchasing one of its programs instead of purchasing health insurance, you will be considered uninsured. By the terms of this program, whether any participant in the program chooses to assist you with your medical bills, is completely voluntary. Neither the organization nor any other participant can be compelled by law or otherwise to contribute toward your financial or medical bills. 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 and other obligations incurred regardless of any financial sharing you may receive from the organization for medical expenses. The memberships offered through this organization are not offered through an insurance company and the organization is not subject to the regulatory requirements or consumer protections codes established by States' Department of Insurance. Should you have complaints concerning this Health Care Sharing Ministry, you may report them to the office of the States' Attorney General.

IT IS VERY IMPORTANT THAT YOU REVIEW this organization's guidelines carefully and completely, and that you make sure you understand any limitations that may affect your personal medical and financial needs.

SPECIFIC NOTICE FOR THE FOLLOWING STATES:

Florida Statute 624.1265

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. Membership is not offered through an insurance company, and the organization is not subject to the regulatory requirements or consumer protections of the Florida Insurance Code. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant is 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.

Missouri Statute §376.1750 and Wisconsin Statute 600.01(1)(b)(9):

IMPORTANT NOTICE: This publication is not an insurance company, nor is it offered or issued through an insurance company. This publication does not guarantee or promise that your medical bills will be published or assigned to other subscribers or members for payment. Whether anyone chooses to assist you with your medical bills will be entirely voluntary, as no one will be compelled to contribute towards your medical bills. As such, this publication should never be considered insurance, or 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 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.

Pennsylvania 40 Penn. Statute §23(b):

IMPORTANT NOTICE: This publication is not an insurance company, nor is it offered or issued through an insurance company. This publication does not guarantee or promise that your medical bills will be published or assigned to other subscribers or members for payment. Whether anyone chooses to assist you with your medical bills will be entirely voluntary, as no one will be compelled to contribute towards your medical bills. As such, this publication should never be considered insurance, or 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 always personally responsible for the payment of your own medical bills.

Montana SB 149:

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.

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