

## LEXICON

Solidarity HealthShare is a non-profit ministry and a recognized 501(c)(3) with the Internal Revenue service and must comply not only with the laws and regulations of the Internal Revenue Service, but also all fifty states' attorney general's offices and insurance commissioners. Even though Solidarity is not health insurance, and technically not under the supervision of the insurance commissioners of the states, Solidarity must be very careful with its Member development and language to ensure Solidarity is not classified as insurance or misleads others to think Solidarity is health insurance. For example, if Solidarity promotes and communicates to its Members insurance terms, our potential and current Members may be misled to think that they are buying health insurance. This confusion may lead insurance commissioners to attempt to regulate healthcare sharing ministries (HCSM). Therefore, it is important for Solidarity to provide clear and accurate communication on who we are and what we do.

HCSMs in general, and Solidarity in particular are far from being health insurance. It is a completely different concept whereby Members must be engaged in their healthcare decisions and the costs associated with them. If our Members treat healthcare sharing like insurance and are not engaged in the process, Solidarity will struggle to fulfill its mission as a ministry. This paradigm shift is critical. Most people are accustomed to handing over their health insurance card, paying

the copay and not being concerned with the costs of the healthcare services. This lack of accountability and transparency in pricing by detaching the consumer of healthcare from the actual costs is one of the main reasons driving the rising costs of healthcare in the United States.

Members of Solidarity need to be aware that the United States has the greatest delivery of Healthcare Services in the world, but arguably the worst payor system. Solidarity was founded to protect the conscience of the faithful consumer and provider of healthcare so the Members would not have to share in medical expenses like contraception, abortion, sterilization, gender reassignment, and euthanasia. There are other moral issues with the current health insurance model to include the lack of transparency in pricing and the overpricing of medical expenses by healthcare systems.

*\*\*Healthcare Services are medical or healthcare services that Members receive. Not all Healthcare Services are considered Eligible Medical Expenses. Only Eligible Medical Expenses are Eligible for Sharing among the Members. See [Sharing Guidelines](#).*

### A

#### **Amounts Approved for Sharing**

Funds allocated to your fellow Members who have been matched to contribute and share their funds towards the payment of your Eligible Medical Expenses.

#### **Annual Unshared Amount (AUA)**

The amount of Eligible Medical Expenses that must be paid by a Sharing Member in a Program Year before Eligible Medical Expenses are eligible for Sharing. The Annual Unshared Amount only includes the Repriced Amount determined by Melita or its Health Sharing Delegate and does not include any Excess Charges.

### B

#### **Balance Bill**

A medical bill from a Provider for the difference between the total amount charged and the permitted payment for the amount that was Shared.

#### **Board of Directors**

The governing body of Melita Christian Fellowship Hospital Aid Plan, an Arizona nonprofit corporation, also known as Solidarity HealthShare.

### C

#### **Care Team**

Member Care Portal term: Your Care Team consists of any Providers that you choose and Solidarity staff currently working your open items in the Portal. We recommend that you add all of the Providers that you see regularly so that you have all of their information in one easy-to-access location.

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### D

- Dependent Child**
- 1) A person under the age of twenty who is financially dependent upon his/her parent(s) or legal guardian.
  - 2) An unmarried person from the age of twenty (20) through twenty-six (26) years of age that is: (i) a full-time student; (ii) assigned to a multi-month church-related mission or internship; or (iii) actively discerning the priesthood or religious life.
  - 3) A person of any age that has a verified physical or mental disability necessitating ongoing guardianship.

**DialCare Telehealth**

Telehealth service offered by Careington International Corporation that is available to Solidarity HealthShare Premier and Solidarity HealthShare Plus Members. Solidarity HealthShare is not affiliated with Careington International Corporation. Information on DialCare is available at [www.solidaritycarecard.com](http://www.solidaritycarecard.com).

**Distributed Share Balance**

The Monthly Share Amount is set at a level to build a balance in every Member's individual share account. This enables Solidarity Healthshare to better manage the ebb and flow of medical usage and medical need payments.

**Donation**

Any amount contributed over the suggested Monthly Contribution amount.

### E

**Eligible Medical Expense**

Reasonable medical expenses incurred for Shareable Healthcare Services subject to the terms and limitations set forth in the Sharing Guidelines.

**Enrollment**

The process of a person, couple, or family being accepted into Membership.

**Effective Date**

The first date of a Member's Membership as notified by Solidarity HealthShare.

**Excessive**

Charges for Healthcare Services that are greater than Reasonable charges as determined by Solidarity HealthShare.

**Explanation of Sharing (EOS)**

A statement from Solidarity to Providers and Members describing what submitted medical needs have been Shared. The EOS is generated when the medical need is processed.

### F

**FBO / "For Benefit of" Account**

Member Care Portal term: A depository bank account held at the Financial Institution (ACCU) for the benefit of all members of Solidarity participating in its health sharing program. The FBO Account is a single bank account that contains the shared funds of all Solidarity members.

**Facilitator of Eligible Medical Expenses**

Solidarity's role in the sharing and payment of Members medical bills.

**Facility**

Any Facility that provides Healthcare Services on an Outpatient basis, whether a hospital-affiliated Facility or independent Facility.

**Full-time Student**

A full-time student is a person enrolled for a total of twelve (12) or more resident credit hours in a high school, an accredited college or university, or a certified vocational/technical training school. Resident credit hours are those derived from courses offered on a semester or term schedule that applies campus wide.

Full-time student status begins thirty (30) days before the first day of classes in which a dependent is already enrolled. Full-time student status is presumed through the last day of August if the person was a full-time student in April or May of that same calendar year.

## LEXICON

### G

<b>Guidelines (or Sharing Guidelines)</b>	This document that describes the types of medical expenses that are eligible for Sharing by Members and how Solidarity HealthShare functions to facilitate that mutual Sharing of Medical or Healthcare services among the members.
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### H

<b>Healthcare Services</b>	Medical or Healthcare services including, but not limited to, medical evaluations, diagnoses, treatments, procedures, drugs, therapies, devices and supplies. Unless specifically stated otherwise in the Guidelines, Healthcare Services do not include: (a) court ordered testing; (b) custodial care; (c) domiciliary care provided in a residential institution, treatment center, halfway house, or school because an Enrollee's own home arrangements are not available or are unsuitable, and consisting chiefly of room and board, even if therapy is included; (d) services or care provided or billed by a school, custodial care center for the developmentally disabled, residential programs for drug and alcohol, or outward bound programs, even if psychotherapy is included; (e) services or supplies primarily for educational, vocational, or training purposes, or (f) personal hygiene, environmental control, or convenience items such as air conditionals, water purifiers, allergenic pillows, safety helmets, and sports equipment.
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<b>Healthcare Sharing Ministry</b>	Healthcare Sharing Ministries are not insurance. They are a ministry program based on shared ethical and religious beliefs, a religious tradition of mutual aid, neighborly assistance, and financial Sharing among Members to share one another's medical expenses. Healthcare Sharing Ministries are not insurance. They are a ministry program based on shared ethical and religious beliefs, a religious tradition of mutual aid, neighborly assistance, and financial Sharing among Members to share one another's medical expenses.
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<b>Hospital</b>	An institution that is operated and licensed under applicable state law and is primarily engaged in providing Healthcare Services on an Inpatient basis.
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### I

<b>Incident</b>	Any medically diagnosed illness or injury receiving medical treatment and incurring medical expenses of the same diagnosis. All related medical bills of the same diagnosis comprise the same Incident regardless of the dates of service.
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<b>Inpatient</b>	The receipt of Healthcare Services as a registered bed patient in a Hospital or other Provider where room and board charge is made.
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### L

<b>Loss of Life Assistance</b>	Financial assistance eligible for Sharing according to the Solidarity Guidelines for specified recipients of eligible Members upon his or her death.
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### M

<b>Marriage (or Married)</b>	The uniting of one man and one woman in a single, exclusive union, as delineated in Sacred Scripture (Gen. 2:18-25); and Marriage is between one man and one woman, for life, which uniquely reflects Christ's relationship with His Church (Eph. 5:21-33).
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<b>Maternity</b>	Medical expenses incurred in the course of a mother's care pertaining to prenatal or infant delivery and Medically Necessary Healthcare Services arising out of complications of pregnancy.
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<b>Medical Need (or Need)</b>	A Member's Eligible Medical Expense and the fees incurred by Solidarity HealthShare to reduce such charges or expenses.
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<b>Medical Needs Sharing</b>	Solidarity Healthshare uses a Member-to-Member approach to Sharing, which means that Members share funds directly with one another, rather than drawing funds from a pool.
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## LEXICON

### M (continued)

**Medically Necessary** Those Healthcare Services provided for the purpose of preventing, diagnosing, or treating an illness or injury that meet accepted standards of medicine or sufficient peer reviewed evidence. To help determine medical necessity, Solidarity HealthShare may refer to the Sharing Member's medical records and other resources and may require a second opinion from a Physician or Practitioner chosen by Solidarity HealthShare.

**Member Card** ID card that signifies Membership with Solidarity HealthShare

**Member Share Account** A bank account which holds the funds waiting to be matched for Sharing

**Monthly Contribution** The total amount the Member contributes on a monthly basis and consists of the Monthly Share Amount, administration fee, program service fee, and donations.

**Monthly Share Amount** The monetary contribution, not including the monthly administrative fees and monthly program services fees, suggested by Solidarity HealthShare and voluntarily given by a Sharing Member to Share in another Member's Medical Expense Need as assigned by Solidarity HealthShare according to the Sharing Guidelines.

**Monthly Share Deposit** Member Care Portal term: Your Monthly Contribution for your Sharing level to the FBO Account, as determined by Solidarity and communicated to you through the Sharable Platform.

### O

**Outpatient** A patient who receives services at a Hospital or Facility but is not admitted as a registered overnight bed patient; this must be for a period of less than twenty-four (24) hours.

### P

**Payment Release** Member Care Portal term: After the sharing among members a payment is made to your Provider to pay for your medical bill.

**Payor** A third party or source, whether private, governmental, or institutional, such as insurance, Medicare, Medicaid, Veterans Administration, Tricare, private/public grants, or, in the event of an accident, by any liable third party (each a "Payor").

**Permanent Waiver** A written agreement between the Member and Solidarity HealthShare in which the Member agrees to never request Sharing for medical expenses of a specified Pre-Existing Condition as mutual consideration for acceptance as a Member of Solidarity HealthShare

**Permitted Payment Level (PPL)** Charges for medical care, which are eligible for Sharing under the Sharing Guidelines, but only to the extent that are fair, just and reasonable based on generally accepted billing practices.

**Physician** A person who is licensed to perform certain medical services and holds one of the following degrees and/or titles:

- Medical Doctor or Surgeon (M.D.)
- Doctor of Osteopathy (D.O.)
- Doctor of Optometry (O.D.)
- Doctor of Podiatric Medicine (D.P.M.)
- Doctor of Dental Surgery (D.D.S.)
- Doctor of Dental Medicine (D.M.D.)
- Doctor of Chiropractic (D.C.)
- Naturopathic Medical Doctor (NMD, ND)
- Doctor of Holistic Medicine (MDh)

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### P (continued)

<b>Practitioner</b>	A person, other than a Physician, who is duly licensed, certified or otherwise authorized pursuant to the law of the jurisdiction in which care or treatment is received to provide Healthcare Services.
<b>Pre-Existing Condition</b>	A condition for which signs, symptoms, or treatment a prudent person would have sought medical care were present within the past twenty-four (24) months, or a condition of any malignant form of tissue or blood cancer for which signs, symptoms or any evidence of disease for sixty (60) months prior to applying for Membership, or can be reasonably expected to require medical intervention in the future. Treatment includes receiving services and supplies, consultations, diagnostic tests, or prescribed medicines.
<b>Pre-Notification</b>	A notification of a medical procedure as outlined in the Guidelines that is approved for Sharing prior to medical procedure taking place.
<b>Program Year</b>	The twelve (12) month period that begins on the Sharing Member's Enrollment Date or the anniversary of the Member's Enrollment Date, as applicable.
<b>Provider</b>	A Hospital, Facility, Physician or Practitioner.
<b>Provider Agreements</b>	A negotiated arrangement between Solidarity and Providers regarding Solidarity Members receiving their medical services and the costs associated with such services.
<b>Provider Community</b>	Providers who have Provider Agreements with Solidarity or serve Solidarity Members.
<b>Publishing</b>	The process of matching Members Needs with other Member Sharing.

### R

<b>Referenced Based Pricing (RBP)</b>	Reference Based Pricing (RBP), is a method of determining fair and just pricing for medical expenses based on several pricing benchmarks including Medicare, true costs, and cost-to-charge data that contribute to calculating the Permitted Payment Level.
<b>Reimbursement Request</b>	<p>The process of a Member's financial request for reimbursement of medical bill payment made directly to a Member's Provider that may be eligible for Sharing.</p> <p>Reasonable Charges - the Permitted Payment Level for Sharable Healthcare Expenses as determined by Solidarity HealthShare or the Health Sharing Delegate and results in the Repriced Amount.</p> <p>Repriced Amount - The amount resulting from the established Reasonable Charges for Healthcare Services, as determined by Melita or its Health Sharing Delegate.</p>

### S

<b>Sharing Account</b>	<p>Member Care Portal term: A virtual sub-ledger account representing your portion of the total sharing funds of all Solidarity members that may be used for qualifying medical expenses. All funds reflected in your Account are held in the FBO Account. The Solidarity Guidelines reference the Sharing Account in Section VI, Member Financial Participation. It also serves as your payor account to hold funds received from other members until transferred out to pay your medical providers.</p>
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## LEXICON

**Share (or Sharing)** The distribution of or the request of payment of Eligible Medical Expenses to the Sharing Members.

**Shareable Healthcare Services** Medically Necessary Healthcare Services that are eligible for Sharing subject to the terms and limitations of the Sharing Guidelines. Healthcare Services must be Reasonable to be Shareable Healthcare Services.

### S (continued)

**ShareStream** Member Care Portal term: The ShareStream is your main source of communication with Solidarity staff and Membership information within the Member Care Portal.

**Sharing Limitation** Any limitation on Sharing of Eligible Medical Expenses set forth in the Sharing Guidelines including, but not limited to, the per Incident limitations set forth in Article IV; the frequency limitations set forth in Article VII; and the Sharing Stewardship in Article VII.C

**Sharing Member (or Member)** A person whose application for enrollment in the Ministry is accepted by Solidarity HealthShare and who pays the suggested Monthly Contribution for the Medical Expense Needs of other Sharing Members and support the administration and program services of the Ministry.

**Sharing Program** Solidarity HealthShare has three program options for Members: Solidarity ONE, Solidarity SAVVY, and Solidarity SHIELD.

**Single Case Agreement** A negotiated arrangement between Solidarity and a Provider for a Solidarity Member needing specific medical services for a specific medical condition at an agreed upon cost.

**Solidarity Care Card<sup>SM</sup>** The discount program, offered by Careington International Corporation, that is available to Solidarity HealthShare Premier and Solidarity HealthShare Plus Members.  
The Solidarity Care Card<sup>SM</sup> provides access to discounts on certain prescription drugs; it does not pay for the cost of any prescription drugs.  
The Solidarity Care Card<sup>SM</sup> is not an insurance program. Solidarity HealthShare is not affiliated with Careington International Corporation. Information on the Solidarity Care Card<sup>SM</sup> is available at [www.solidaritycarecard.com](http://www.solidaritycarecard.com).

### T

**Telehealth** Healthcare Services delivered by use of live interactive audio and video transmission of a Provider-patient encounter permitting two-way, real time communication from one site to a distant site using telecommunication technology which can include real time or store and forward technology and that is secure and appropriate for use in the delivery of Healthcare Services.

**Total Share Amount Due** Member Care Portal term: Monthly Contribution including any past due amounts.  
See: Monthly Contribution

### V

**Virtual Bill Accounts** Member Care Portal term: Unique to a specific medical bill and are always linked to your Share Account. Each Virtual Bill Account is also unique to a Member of your household, a medical Provider, and a specific bill.

**Virtual Share Exchange** Member Care Portal term: Enables all Solidarity Members to participate in the Healthcare Sharing process electronically, as well as to monitor the transactional activities of their individual share accounts and the community at large.