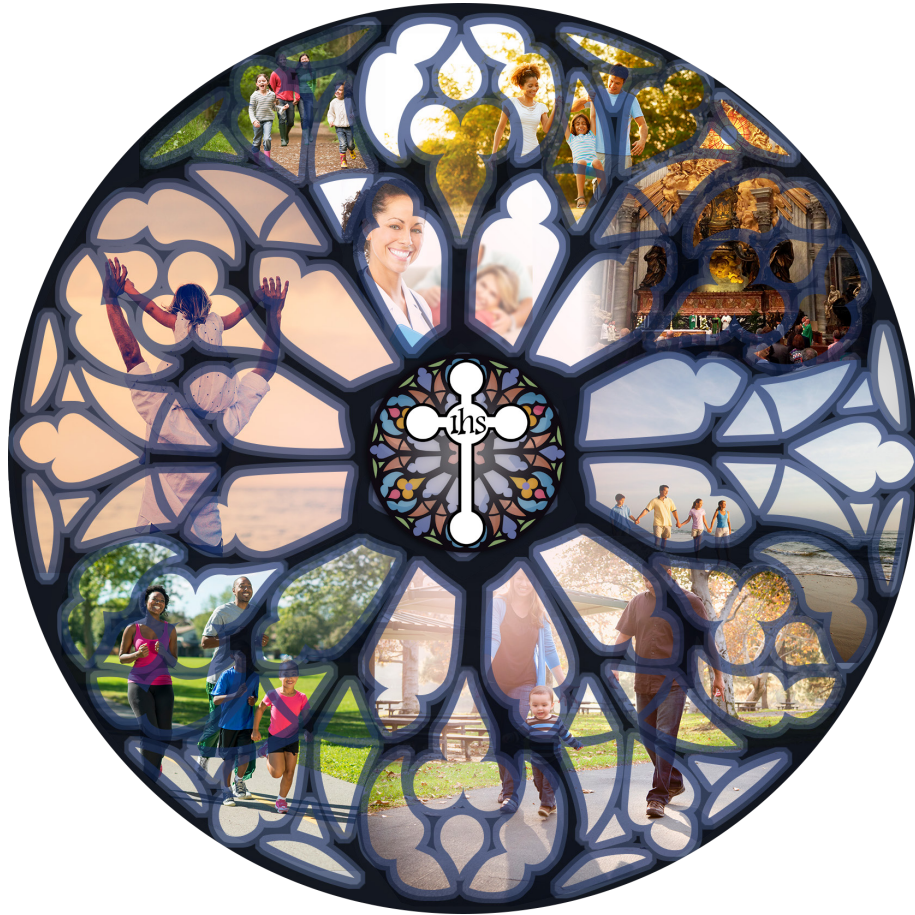


CHRIST MEDICUS FOUNDATION



A Catholic Living Health Care Ministry



Information Guide



It's My Catholic Health Care

www.mycatholichealthcare.com



What is CMF CURO?

Curo: (Latin) To care for, cure, heal, and watch over

CMF CURO is a Catholic living health care ministry.

CMF CURO is:

- Consistent with Catholic moral teachings and biblical principles
- A Catholic member-representative of Samaritan Ministries International (SMI)
- Half (or less) of the cost of health insurance
- Exempt from the individual mandate of the Affordable Care Act
- A way to invest in the Culture of Life, true Catholic health caring and the active presence of Christian charity in your daily life

As a member of CMF CURO, you live your faith actively and abundantly, investing in the gift of life each day.

Your participation in CMF CURO empowers you to focus on your whole health and well being—body, mind, and spirit.

You live your faith by caring for your loved ones and for your brothers and sisters in Christ who have medical needs.



Membership Benefits

Nutrition



Knowledge



Exercise



Take responsibility for your total health and well being with the CMF CURO Wellness Program.

This toolset empowers you with the foundations of comprehension, nutrition, and exercise. The toolset includes:

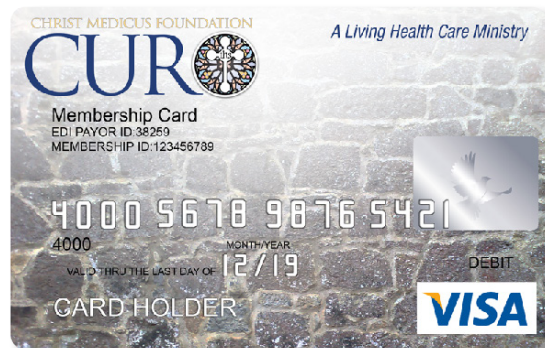
- Online health assessment
- Health and wellness courses
- Wellness challenges
- Nutrition and exercise trackers to set goals and track physical activity and healthy eating habits

A Fortress of Protection

CMF CURO provides multiple layers of health care protection for you and your family.

The layers of protection include:

- Health care sharing through Samaritan Ministries International (SMI)
- Tools and resources to manage and take responsibility for your whole health and well being
- Active Patient-Physician Relationship – As a member of CMF CURO, you are encouraged to form a direct relationship with your physician.
- R.I.S.E Program and other spiritual resource
- The SMI Save to Share program
- The SMI Special Prayer Needs program
- The CMF CURO Fund
- Rx discount program
- The CMF CURO membership debit card



Costs

Total CMF CURO/ SMI Costs per month	
Members Age 26 and older	Total
Single	\$304.00
Couple	\$524.00
Single-Parent Family*	\$389.00
Two-Parent Family	\$579.00
Members Age 25 and younger	Total
Single	\$264.00
Couple	\$444.00
Single-Parent Family*	\$339.00
Two-Parent Family	\$529.00

*Only for those living without the support of their spouse

Detailed Cost Breakdown

	SMI	CMF CURO Membership	Total	SMI Save to Share Program	
	(shareable needs up to \$250,000)			(shareable needs that exceed \$250,000)	
Members Age 26 and older	Samaritan Ministries Sharing Program	CMF CURO Monthly Cost	Total Cost per month	Yearly set aside for Save to Share Program	Yearly Save to Share Membership Fee
Single	\$220.00	\$84.00	\$304.00	\$133.00	\$15.00
Couple	\$440.00	\$84.00	\$524.00	\$266.00	\$15.00
Single-Parent Family	\$305.00	\$84.00	\$389.00	\$266.00	\$15.00
Two-Parent Family	\$495.00	\$84.00	\$579.00	\$399.00	\$15.00
	SMI	CMF CURO Membership	Total	SMI Save to Share Program	
	(shareable needs up to \$250,000)			(shareable needs that exceed \$250,000)	
Members Age 25 and younger	Samaritan Ministries Sharing Program	CMF CURO Monthly Cost	Total Cost per month	Yearly set aside for Save to Share Program	Yearly Save to Share Membership Fee
Single	\$180.00	\$84.00	\$264.00	\$133.00	\$15.00
Couple	\$360.00	\$84.00	\$444.00	\$266.00	\$15.00
Single-Parent Family	\$255.00	\$84.00	\$339.00	\$266.00	\$15.00
Two-Parent Family	\$445.00	\$84.00	\$529.00	\$399.00	\$15.00

R.I.S.E Spiritual Program

CMF CURO's R.I.S.E program is the expression of our ministry's spiritual community through four main aspects: Reflection, Intercessory Prayer, Spiritual Retreats, and Education & Enrichment.



- Reflection – The goal of the Reflection component is to encourage members to become intentional about reading the Word of God and meditating on its significance. We hope to aid members in reflection through our own weekly Gospel meditations, spiritual audios, homilies, and through membership in the Catholic media resource FORMED.
- Intercessory Prayer – The CMF CURO Team and membership participates in intercessory prayer for our community. We contact every CURO member who has a medical need, pray for and with them. We offer weekly Friday Fasts for these intentions, and we have an online prayer board for members to post intentions and pray for other members who are suffering.
- Spiritual Retreats – We offer Spiritual Retreats for our members at various times throughout the year, such as Advent and Lent. These retreats are accessible, attractive, and diverse.
- Education & Enrichment – CMF CURO seeks to educate members about Catholic health care, the social teaching of the Church, health care legislation and policies, and other Catholic and cultural issues related to our ministry.



A Brief History

Health Care Sharing and CMF CURO

Health Care Sharing

Christ-centered health care sharing ministries offer a way for people with similar and sincerely held religious beliefs to share the unexpected burden of their medical expenses while actively living out their Christian faith. Members of health care sharing ministries are exempt from the rules of the individual mandate of the Affordable Care Act (ACA). Ministry members are empowered to exercise their religious liberties and live their beliefs through their health care, and are directly responsible for their health and health care. Once a month, members share directly with other members who have received medical care and are in need of financial assistance. A member's monthly share is determined by the number of people in the household that are currently enrolled in the ministry, as well as age and marital status.

Samaritan Ministries International

Samaritan Ministries International (SMI) was founded in 1991 and is specifically certified by the Centers for Medicare and Medicaid Services as one of the sharing ministries exempt under ACA. SMI currently has more than 60,000 households with more than 200,000 members in its ministry. A member who has a medical need sends their bills (up to \$250,000 per need in the basic program) to SMI. SMI confirms that the medical services received are consistent with Christian beliefs and comply with the SMI [guidelines](#). Once approved, SMI assigns sharing members to send their monthly shares to the member in need. Each month all members receive a newsletter in the mail and a share slip that instructs them as to whom they should send their monthly share. The sharing member mails a check for their monthly share amount, along with a prayer letter, to the member in need. The member in need receives a checklist from SMI detailing all sharing members who have been assigned to send them a check. As the member in need receives the checks in the mail, he or she verifies that assigned sharing members have submitted their share and reports to SMI anyone who has not sent their share. The member in need then pays for the medical services they have received, using the share money sent to them.

Christ Medicus Foundation

The Christ Medicus Foundation (CMF) was founded in 1997. CMF's mission is to promote the active presence of Christ-centered health care and health caring that is faithful to Catholic teaching, the Gospel of Life, the Theology of the Body, Humanae Vitae, and the ethical and religious directives of Catholic health care, through active engagement in education, public policy, and the marketplace. CMF seeks to empower individual rights of conscience and religious liberty in daily life.

The model of Christ-centered health care is life affirming care, and the Christ Medicus Foundation is dedicated to cultivating a culture in which people can live their religious beliefs through their health care.

Just the Facts

CMF CURO at a Glance

1. What is Christ Medicus Foundation (CMF) CURO?

- The [Christ Medicus Foundation](#) (CMF) is a Catholic 501(c)(3) non-profit founded to advance Christ-centered health care and the Culture of Life in health care and caring. CMF is listed in the Official Catholic Directory.
- CMF CURO is a Catholic health care ministry. The word CURO is Latin meaning to care for, cure, heal, and watch over.
- CMF CURO is dedicated to creating a faith-filled community of Catholics nationwide that share each other's medical needs.
- As a member-representative of Samaritan Ministries International (SMI), CMF CURO members are SMI members. CMF CURO empowers Catholics to participate with fellow Christians in health care sharing grounded in Christian charity, solidarity, and Catholic community.

2. What are health care sharing ministries?

- Health care sharing ministries are communities that share each other's medical costs. There are over 900,000 members of health care sharing ministries nationally who share more than \$430 million in health care costs each year.*
- Members of health care sharing ministries in existence as of 1999, such as SMI, are expressly exempt from the individual mandate of the Affordable Care Act.
- SMI has a membership of more than 60,000 households (over 200,000 individuals), sharing over \$15 million in medical needs each month.

3. Why CMF CURO?

- CMF CURO protects our individual religious liberty and Right of Conscience.
- CMF CURO advances Christ-centered health care and affirms the Culture of Life.
- CMF CURO assists Catholics seeking to live their faith in their health care, and promotes active charity, solidarity, subsidiarity, and Catholic community in health care.

* Alliance for Health Care Sharing Ministries, About Us, available at <http://www.healthcaresharing.org>

The Sharing Process

Step by Step

1. A member in need visits a health care provider (e.g. physician, hospital, clinic, etc.) and explains that he/she is a direct-pay patient. If the member would like to see the suggested Love Your Neighbor reference-based pricing, they present their CURO card to the provider.
2. The provider codes the medical services and sends it electronically to the Service Pricing Administrator (SPA) named Automated Benefit Services (ABS).
3. The SPA takes the code of the medical service and assigns a cost/price to it, which is 125% of the price Medicare charges. This price is known as the Love Your Neighbor Price.
4. The SPA itemizes the bill and sends an itemized bill statement and member provider pricing agreement to the member in need.
5. The member in need receives the suggested Love Your Neighbor Price and negotiates a price with the doctor using the suggested Love Your Neighbor Price as a reference.
6. If the member in need's medical need is potentially shareable, the member in need submits the need to Samaritan for review. Itemized medical statements for all medical services received are required. Thereafter, the need is reviewed for further negotiation with the consent of the member. The need can later be modified to reflect future medical expenses connected to the need in question. If not shareable, the negotiation process must be entirely performed by the member in need. The reference based love your neighbor pricing may be helpful, as can the [health care bluebook](#).
7. Once SMI receives the need and corresponding itemized bills, it reviews the need to ensure that it is within the Samaritan Ministries Guidelines for Health Care Sharing. If so, SMI publishes the medical need in its monthly membership share letter.
8. The sharing member receives his or her share letter that indicates the identity of the member in need who should receive that month's share.
9. The sharing member writes a check to the member in need, and, if the member in need is a CMF CURO member, sends the check to a bank account allocated to a CMF CURO member with the SMI deposit slip and prayer letter.
10. The bank deposits the check into the member in need's account and makes the money available on the member in need's CURO membership debit card. It also scans the prayer letter so that it can be read online by the member in need.
11. The member in need pays for the medical need using their CURO card or by cashing the checks they receive in the mail. Please note that the CURO card can only be used to pay for medical expenses and will not have any money allocated to it until SMI processes the corresponding shares. If you prepay for medical expenses and require reimbursement, please do not allocate funds to your CMF CURO Card.

What To Do Next



Get in Touch!

www.mycatholichealthcare.com

info@christmedicus.org

1-800-840-7471

Stay connected on social media!



So now that you know all about our program, here's what to do next to join our amazing Catholic community!

- ✓ Simply go to www.mycatholichealthcare.com, select "Enroll." Enter in your information and pay your \$84 monthly cost. This \$84 cost will be charged or debited on the same day every month, for example, the 15th of every month.
- ✓ Within 24 hours, you will receive an e-mail from Samaritan Ministries to complete your enrollment. Just click on the link, enter in your information, and pay all pertinent fees (the \$200 initiation fee to Samaritan, your monthly share payment, and the \$15 annual fee for the Save-to-Share Program). Unless you stipulate a later date, you will then be fully enrolled in the CMF CURO-Samaritan Ministries Healthcare Sharing Program.

Congratulations and welcome to our family!