

Recommendation for consideration by CCDA members of Christian Brotherhood Newsletter

Meeting healthcare costs is an ever-growing concern for American families. That is why we are pleased to recommend to you a Christian alternative to health insurance that helps thousands of Christians across the country meet this important life need.

The Christian Brotherhood Newsletter ministry has a 25-year history of enabling Christians to share in paying each other's medical bills. During the last 15 years alone ministry members shared in paying more than \$450 million in medical bills.

Unlike a practice of many insurance companies, the Christian Brotherhood Newsletter ministry does not take people off its rolls if they become sick or injured. Neither does it raise monthly gift amounts on people when they become ill.

The ministry is extremely affordable. Members participate at one of three levels: Gold, Silver or Bronze. Gold is \$135 per month per individual, Silver is \$67.50, Bronze is \$33.75. However, at Gold level, which has the highest level of healthcare cost-sharing support, no family's monthly financial gift is more than \$405, regardless of the number of immediate family members.

The ministry is based on Galatians 6:2, "Carry one another's burdens and so fulfill the law of Christ." Another basis for the ministry is the assistance Christians provided to each other in Acts 2.

Another important difference separating the Christian Brotherhood Newsletter ministry from insurance companies is that the ministry provides a way for people with pre-existing conditions to receive help with their medical bills. A monthly Prayer Page is printed as part of the ministry's newsletter. When medical bill needs are submitted to the Prayer Page, ministry members voluntarily send money to help their fellow Christians meet those needs.

The ministry has an independent board of trustees, and makes its financial information available on its Website to ensure that anyone can see how its money is used to support its members. A full complement of financial controls and safeguards are in place to make certain, as the ministry says, "that everyone sees that we're fulfilling our goals, which is to God and serve his people."

For all these reasons, we recommend to you the Christian Brotherhood Newsletter ministry. To contact the ministry, call 1-800-791-6225, access the Website at www.christianbrotherhood.org, or e-mail the Ministry Information Department at nnull@cbnews.org.

Whilst CCDA is recommending the Christian Brotherhood Newsletter for your consideration, we are compelled to state the following:

- The plan operates without public regulation/accountability with regard to the healthcare cost sharing.
- The consumer surrenders his/her medical privacy.
- There is no guarantee of payment of medical bills
- The consumer will still be liable for unpaid bills.
- There may be problems with dealing with healthcare providers without standard insurance.

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Executive Committee for the CCDA Board of Directors