



## Disclaimer

Altrua HealthShare is a faith-based medical-need sharing membership. Medical needs are only shared by the members according to the membership guidelines. Our members agree to the Statement of Standards and voluntarily submit monthly contributions into an escrow account with Altrua HealthShare acting as a neutral escrow agent between members. Organizations like ours have been operating successfully for years. We are including the following caveat for all to consider.

**This publication or membership is not issued by an insurance company, nor is it offered through an insurance company. This publication or the membership does not guarantee or promise that your eligible medical needs will be shared by the membership. This publication or the membership should never be considered as a substitute for an insurance policy. If the publication or the membership is unable to share in all or part of your eligible medical needs, or whether or not this membership continues to operate, you will remain financially liable for any and all unpaid medical needs.**

This is not a legally binding agreement to reimburse any member for medical needs a member may incur, but is instead, an opportunity for members to care for one another in a time of need, to present their medical needs to other members as outlined in the membership guidelines. The financial assistance members receive will come from other members' monthly contributions that are placed in an escrow account, not from Altrua HealthShare.

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THE ORGANIZATION FACILITATING THE SHARING OF MEDICAL EXPENSES IS NOT AN INSURANCE COMPANY AND THE MINISTRY'S GUIDELINES AND PLAN OF OPERATION ARE NOT AN INSURANCE POLICY. WHETHER ANYONE CHOOSES TO ASSIST YOU WITH YOUR MEDICAL BILLS WILL BE COMPLETELY VOLUNTARY BECAUSE PARTICIPANTS ARE NOT COMPELLED BY LAW TO CONTRIBUTE TOWARD YOUR MEDICAL BILLS. THEREFORE, PARTICIPATION IN THE MINISTRY OR A SUBSCRIPTION TO ANY OF ITS DOCUMENTS SHOULD NOT BE CONSIDERED TO BE INSURANCE. REGARDLESS OF WHETHER YOU RECEIVE ANY PAYMENT FOR MEDICAL EXPENSES OR WHETHER THIS MINISTRY CONTINUES TO OPERATE, YOU ARE ALWAYS PERSONALLY RESPONSIBLE FOR THE PAYMENT OF YOUR OWN MEDICAL BILLS.

### **Arkansas Residents**

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### **Florida Residents**

A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL-FREE, WITHIN THE STATE OF FLORIDA. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL, OR RECOMMENDATION BY THE STATE OF FLORIDA. 1-800-435-7352 OUR FLORIDA REGISTRATION NUMBER IS SC-03543. AHS HAS NOT RETAINED ANY PROFESSIONAL SOLICITORS OR PROFESSIONAL FUNDRAISING CONSULTANTS AND 100% OF EACH CONTRIBUTION IS RECEIVED BY OUR ORGANIZATION.

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**Idaho Residents**

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THE ORGANIZATION FACILITATING THE SHARING OF MEDICAL EXPENSES IS NOT AN INSURANCE COMPANY, AND NEITHER ITS GUIDELINES NOR PLAN OF OPERATION CONSTITUTE OR CREATE AN INSURANCE POLICY. ANY ASSISTANCE YOU RECEIVE WITH YOUR MEDICAL BILLS WILL BE TOTALLY VOLUNTARY. NEITHER THE ORGANIZATION NOR ANY OTHER PARTICIPANT CAN BE 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. WHETHER OR NOT YOU RECEIVE ANY PAYMENTS FOR MEDICAL EXPENSES AND WHETHER OR NOT THIS ORGANIZATION CONTINUES TO OPERATE, YOU ARE ALWAYS PERSONALLY RESPONSIBLE FOR THE PAYMENT OF YOUR OWN MEDICAL BILLS.

**Indiana Residents**

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. ANY ASSISTANCE YOU RECEIVE WITH YOUR MEDICAL BILLS WILL BE TOTALLY VOLUNTARY. NEITHER THE ORGANIZATION NOR ANY OTHER PARTICIPANT CAN BE 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. WHETHER OR NOT YOU RECEIVE ANY PAYMENTS FOR MEDICAL EXPENSES AND WHETHER OR NOT THIS ORGANIZATION CONTINUES TO OPERATE, YOU ARE ALWAYS PERSONALLY RESPONSIBLE FOR THE PAYMENT OF YOUR OWN MEDICAL BILLS.

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**Kentucky Residents**

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**Louisiana Residents**

THE MINISTRY FACILITATING THE SHARING OF MEDICAL EXPENSES IS NOT AN INSURANCE COMPANY. NEITHER THE GUIDELINES NOR THE PLAN OF OPERATION OF THE MINISTRY CONSTITUTES AN INSURANCE POLICY. FINANCIAL ASSISTANCE FOR THE PAYMENT OF MEDICAL EXPENSES IS STRICTLY VOLUNTARY. PARTICIPATION IN THE MINISTRY OR A SUBSCRIPTION TO ANY PUBLICATION ISSUED BY THE MINISTRY SHALL NOT BE CONSIDERED AS ENROLLMENT IN ANY HEALTH INSURANCE PLAN OR AS A WAIVER OF YOUR RESPONSIBILITY TO PAY YOUR MEDICAL EXPENSES.

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NOTICE: THE ORGANIZATION FACILITATING THE SHARING OF MEDICAL EXPENSES IS NOT AN INSURANCE COMPANY AND NEITHER ITS GUIDELINES NOR PLAN OF OPERATION IS AN INSURANCE POLICY. WHETHER ANYONE CHOOSES TO ASSIST YOU WITH YOUR MEDICAL BILLS WILL BE TOTALLY VOLUNTARY BECAUSE NO OTHER PARTICIPANT WILL BE COMPELLED BY LAW TO CONTRIBUTE TOWARD YOUR MEDICAL BILLS. PARTICIPATION IN THE ORGANIZATION OR A SUBSCRIPTION TO ANY OF ITS DOCUMENTS SHOULD NEVER BE CONSIDERED TO BE INSURANCE. REGARDLESS OF WHETHER YOU RECEIVE PAYMENTS FOR MEDICAL EXPENSES OR WHETHER THIS ORGANIZATION CONTINUES TO OPERATE, YOU ARE ALWAYS PERSONALLY RESPONSIBLE FOR THE PAYMENT OF YOUR OWN MEDICAL BILLS.

**Maryland Residents**

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THIS ORGANIZATION IS NOT AN INSURANCE COMPANY, AND ITS PRODUCT SHOULD NEVER BE CONSIDERED INSURANCE. IF YOU JOIN THIS ORGANIZATION INSTEAD OF PURCHASING HEALTH INSURANCE, YOU WILL BE CONSIDERED UNINSURED. BY THE TERMS OF THIS AGREEMENT, WHETHER ANYONE CHOOSES TO ASSIST YOU WITH YOUR MEDICAL BILLS AS A PARTICIPANT OF THIS ORGANIZATION WILL BE TOTALLY VOLUNTARY, AND NEITHER THE ORGANIZATION NOR ANY PARTICIPANT CAN BE COMPELLED BY LAW TO CONTRIBUTE TOWARD YOUR MEDICAL BILLS. REGARDLESS OF WHETHER YOU RECEIVE PAYMENT FOR MEDICAL EXPENSES OR WHETHER THIS ORGANIZATION CONTINUES TO OPERATE, YOU ARE ALWAYS PERSONALLY RESPONSIBLE FOR THE PAYMENT OF YOUR OWN MEDICAL BILLS. THIS ORGANIZATION IS NOT REGULATED BY THE NEW HAMPSHIRE INSURANCE DEPARTMENT. YOU SHOULD REVIEW THIS ORGANIZATION'S GUIDELINES CAREFULLY TO BE SURE YOU UNDERSTAND ANY LIMITATIONS THAT MAY AFFECT YOUR PERSONAL MEDICAL AND FINANCIAL NEEDS.

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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. WHETHER ANYONE CHOOSES TO ASSIST YOU WITH YOUR MEDICAL BILLS WILL BE VOLUNTARY. NO OTHER PARTICIPANT WILL BE 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 PAYMENT FOR MEDICAL EXPENSES OR WHETHER THIS ORGANIZATION CONTINUES TO OPERATE, YOU ARE ALWAYS PERSONALLY LIABLE FOR THE PAYMENT OF YOUR OWN MEDICAL BILLS.

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