

October 31, 2019

Dear Valued Members,

It has truly been a gift to witness our entire community respond to each other's needs with grace and fervor over the past three years. We are grateful for you and your continued faithfulness to share in the ongoing medical expenses of our Solidarity community. We are honored to serve you and desire to bring you a cost-effective membership with the most comprehensive sharing program possible.

A COMMUNITY OF GROWTH

Our healthcare sharing ministry has existed for over forty years. In 1977, it began as a local ministry serving a single congregation. In 2015, it incorporated as the Melita Christian Fellowship Aid Plan to expand to a national ministry. Doing business as Solidarity HealthShare with a focus on conservative Catholic values, the healthcare sharing ministry began accepting public members in 2016. Since then, we have seen our community of members grow rapidly to over 8,800 households. We are humbled that today more than twenty-two thousand individuals call Solidarity HealthShare their healthcare home.

With this immense growth in membership comes growth in sharing. From the very first days of this ministry, each and every one of you has shared into the medical needs of our community. As we reflect now on that impact, we can see the tremendous growth! In just three short years, you have shared into each other's needs adding up to \$60 million in total billed charges. With repricing and discounts, you have shared a total of \$24 million in actual sharing for a total savings of 60%.

Many in our country have seen their premiums and deductibles rise as the healthcare industry experiences significant cost increases for medical care and hospital services. Amazingly, these rates continue to rise faster than wages, food, housing, and even college tuition. We want better for our members in both offering and pricing, so we work hard to obtain the most ethical and affordable healthcare options possible for you. Despite rising costs across the healthcare industry, we have been able to maintain our membership pricing without increases over the last three years.

A COMMUNITY OF STEWARDSHIP

One of the greatest assets of healthcare sharing ministries is the shared belief guidelines at the heart of each community. For us at Solidarity HealthShare, those shared beliefs allow us to move forward in unison as good stewards of the Solidarity community. Solidarity HealthShare's Guidelines cover a vast array of areas – from what medical expenses we will share into, to the expectations of living a virtuous life, and even in how our members participate financially. In being faithful to the Solidarity HealthShare Guidelines, we want to review section 5.A.2 which states:

“The Monthly Share Amount suggested by Solidarity HealthShare is determined by majority vote of the Board of Directors and is based upon the amount of bills submitted by Members for sharing, the amount needed to administer the Program, and the number of participating Members. Since the Monthly Share Amount is not actuarially based, the amount is reviewed on a monthly basis and the Monthly Share Amount may increase or decrease as determined by majority vote of the Board of Directors.”

In an effort to be good stewards of this healthcare sharing ministry, we have held off on increasing your Monthly Share and Annual Unshared amounts for as long as possible, but a price increase is necessary to continue the ministry and effectively share into the community's ongoing medical bills. In order to alleviate the immediate financial burden for our members, the Solidarity Board of Directors have elected to not implement this change immediately, but to make the change effective on your next membership renewal. The following graph represents the new Solidarity HealthShare pricing.

Under Age 30	Premier	Plus	Primary	New AUA
Single	\$199	\$169	\$149	\$750/year
Couple	\$329	\$299	\$279	\$1,500/year
Family	\$499	\$469	\$449	\$2,500/year
Age 30 - 65				
Single	\$249	\$219	\$199	\$750/year
Couple	\$379	\$349	\$329	\$1,500/year
Family	\$549	\$519	\$499	\$2,500/year

New Monthly Share and Annual Unshared amounts will take effect for all existing members on their effective renewal date whereas incoming/new members with effective dates on/after January 1, 2020 will experience this pricing immediately.

A COMMUNITY UNITED

Offering cost-effective and comprehensive memberships has allowed our community to unite in dignifying all human life from conception to natural death—even those members who find themselves on the margins. In true solidarity, we have uplifted each other by sharing with those in need in countless ways: those suffering with mental health issues, others battling infertility with the assistance of NaPro Technology, members enduring cancer treatments, the sudden emergency visit, and so much more. We have also rejoiced with many of you when celebrating a new life, and we have had the joy of journeying with our expectant families that utilize our maternity program.

Lastly, we want to encourage you to be the “healthiest you” that you can be! Our wellness guidelines are a great resource, and the 24/7 telehealth service through DialCare provides you direct access to licensed physicians ready to consult any time you or your family is in need.

COMMUNITY IMPROVEMENTS

Along with the pricing change, we are excited to inform you of some additional improvements that will continue to provide you and your families better, more comprehensive healthcare:

Improved Pricing on Medical Bills: We have recently engaged a new vendor who is an industry leader on medical bill reductions. Combined with our current resources, the data shows we will be able to achieve even further savings on your medical bills and an overall improved experience in processing your bills.

Sharing into Direct Primary Care: Direct Primary Care is a practice model for patients which gives better access to care, focuses on prevention, and reduces costs. Sharing into Direct Primary Care may help reduce your Annual Unshared Amount up to 50%. Further details on this will be coming soon.

Local Provider Resources: As a Solidarity Member, soon you will have access to information on providers who perform exceptional care and give the best fair and reasonable pricing of services for the specialty you are seeking in your local area.

FINAL NOTES

If you missed the webinar yesterday discussing these changes, please feel free to click on the link and watch it [here](#). If you have any other questions, please visit our FAQ post online [here](#) to see if your question has already been answered. If you do not find the answer you’re looking for, please reach out to our Member Care team for more assistance at [844-313-4999](tel:844-313-4999).

We are grateful for you and grateful for God's plan in our lives. Thank you for being in solidarity with us and all members as we support those in medical need. Join us as we continue on a mission to provide the best in ethical healthcare at a transparent and affordable cost. We are committed to you and your family.

Sincerely yours in Christ,



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