

# In-depth accreditation protects consumers looking at health care sharing ministries

BARBERTON, OHIO, UNITED STATES, March 8, 2023 /EINPresswire.com/ -- An FBI investigation recently alleged that officers of health care sharing ministry (HCSM) Medical Cost Sharing committed \$4 million in fraud against its members, according to the [Christian Broadcasting Network](#) (CBN) article linked below. The investigation illustrates the value of protecting



The more consumers know about what went into an HCSM accreditation, the better off they'll be."

*President and CEO J. Craig Brown II*

consumers through a thorough, independent, third-party [accreditation](#) of health care sharing ministries, says the leader of America's longest-serving HCSM.

"To commit fraud by using the name of Jesus is unconscionable," said J. Craig Brown II, president and CEO of [Christian Healthcare Ministries](#) (CHM). "Anytime people are hurt, disillusioned, or cheated, it's a tragedy. An accreditation process that takes a deep-dive into all

aspects of an HCSM is a tool consumers can use to make informed judgments and decisions about whether to join one."

An HCSM such as CHM isn't health insurance, but is instead a faith-based cost sharing ministry through which members contribute monthly financial gifts to share in paying each other's medical bills. Since its founding in 1981, CHM has satisfied over \$8 billion in medical bill payments.

On Feb. 20, Forbes reported the story of the alleged \$4 million fraud, subsequently covered by the Christian Broadcasting Network (CBN) and Christianity Today. Per CBN: "Multiple news outlets, including Forbes, report members of the Medical Cost Sharing (MCS) ministry had been promised their medical bills would be covered in return for a monthly contribution...But according to an FBI search warrant, MCS clients were denied coverage for various reasons. And some members were left with thousands of dollars in unpaid medical bills, according to Forbes."

Brown said that consumers should not only ask whether an HCSM is accredited, but should inquire about the strength of that accreditation.

"Consumers need to ask questions, for their own protection," Brown said. "Who conducted the review? Does their expertise qualify them to perform the review? To what extent were they

independent of the organization they reviewed? What was included in the review, and what was not? What were the processes used to conduct the review? How long did the review take? Is the final report available to the public? These are key questions that tell the quality, rigor, and independence of the review.”

In July 2022, CHM became the nation’s first independently accredited HCSM by Demotech, a financial analysis firm that principally serves insurance companies by providing Financial Stability Ratings®. Demotech is:

- Registered with the U.S. Securities & Exchange Commission as a Nationally Recognized Statistical Rating Organization (NRSRO).
- An approved rating organization by the Federal Housing Mortgage Association (Fannie Mae) and Federal Home Loan Mortgage Corp. (Freddie Mac).
- First to issue Financial Stability Ratings® for health maintenance organizations.
- First to review and rate specialty, regional, and independent specialty insurers.
- First to have property and casualty rating process accepted by the U.S. Dept. of Housing and Urban Development.

As a health care sharing ministry, CHM isn’t insurance, Brown said, which is why Demotech’s experience and ability to provide innovative solutions in reviewing and analyzing a wide variety of entities put it in an excellent position to use its Faith-Based Sharing Review™ (FbSR™) on a four-month deep-dive into CHM’s operations, policies and procedures.

Demotech staff members were able to examine whatever they wished to see, complete a comprehensive examination of CHM, which included interviewing staff members. The FbSR™’s 30 review areas were divided into five groupings: core qualifications; transparency of operations; ministry motivation; financial accountability; and protection of members.

Among the areas of focus within those groupings are:

- Annually files a Form 990 with the IRS.
- Members are of the same religion or sect and voluntarily share certain medical expenses among themselves in accordance with, and as an exercise and expression of, their faith
- Subjects its entire operation (including all operating costs, incoming gifts and all bills shared) to an audit performed annually by an independent certified public accounting firm using generally accepted accounting principles, made publicly available upon request.
- No for-profit, third-party contractors engaged in processing financial gifts to the ministry are used to share payment for medical bills.
- No individual who is otherwise qualified is excluded or terminated from membership, or asked to provide additional gifts or donations, based on health history.
- Operates under a code of conduct which requires ethical behavior on the part of all of its employees, board and management, and which requires disclosure of conflicts of interest.

“Consumers can protect themselves from people who misuse the word ‘Christian’ as a way to make money,” Brown said. “The more consumers know about what went into a HCSM accreditation, the better off they’ll be.”

\*Source: Christian Broadcasting Network (CBN);  
<https://www1.cbn.com/cbnnews/us/2023/february/fbi-accuses-medical-ministry-of-4m-fraud-against-participants-feds-shut-down-its-website>

## ABOUT CHRISTIAN HEALTHCARE MINISTRIES

Christian Healthcare Ministries (CHM) is a budget-friendly, biblical, and compassionate healthcare solution through which Christians in all 50 states and around the world voluntarily share each other’s medical bills. We’re not health insurance; instead, we’re the first and longest-serving healthcare sharing ministry, having satisfied over \$8 billion of our members’ medical bills. CHM members contribute fixed monthly financial gifts to assist members in paying their medical bills. No member is ever removed from membership, nor is their monthly gift payment increased because of an expensive health condition. No one is denied membership because of a medical condition.

The ministry, under the leadership of President and CEO J. Craig Brown II, is headquartered in Barberton, Ohio.

- Web: [chministries.org](http://chministries.org)
- Facebook: [fb.com/iheartchm](https://www.facebook.com/iheartchm)
- YouTube: <https://www.youtube.com/iheartchm>
- LinkedIn: [linkedin.com/company/iheartchm/](https://www.linkedin.com/company/iheartchm/)

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