



Christian Care  
MINISTRY

**2025**  
ANNUAL  
REPORT

## A Letter from the Chairman

Dear Members,

For more than three decades, Medi-Share members have chosen a purposeful way. Not a perfect way. A biblical one. A community shaped by common beliefs and trust rather than by transactions. One built on the conviction that we are called to bear one another's burdens.

Since 1993, more than \$9 billion in medical bills has been shared or discounted through the Medi-Share member community. That figure is staggering, and it still understates what happens every day as Christians serve the community. Every number represents a story. Behind the numbers are prayers shared, notes sent, and encouragement from people you may never meet. Families across this country received help this year because you kept your commitment and aligned your faith with your healthcare. That is the real story.

As your Governing Board, we are entrusted to provide oversight of CCM's administration of the Medi-Share program. The Board of Directors serves as the primary steward of the trust placed in Christian Care Ministry by Medi-Share members. Through its fiduciary oversight of governance, financial stewardship, risk management, and strategic priorities, the CCM Board helps ensure that decisions are guided by a member-first focus and a commitment that prioritizes the care, needs, and experience of our members. This oversight supports the responsible stewardship of shared resources, strengthens accountability and transparency, and helps preserve the long-term strength of the Medi-Share value proposition in all communities.

This past year clarified two things simultaneously for Medi-Share. Our mission of connecting people through a Christ-centered community to share burdens remains strong and more relevant than ever. At the same time, the experience must continue to improve, giving our members the excellence they deserve.

The board asked leadership to concentrate on three priorities:

- Reducing complexity in our processes for members, providers, partners and staff
- Improving member and provider service at every step in the health share journey
- Strengthening and leveraging technology to deliver a seamless process for everyone involved

This is patient, tedious work, but the Board of Directors is committed delivering best-in-class healthcare to you. We are stewards of something we did not build and do not own, accountable to you and to the one true and living God who called this ministry into being.

Thank you for your faithfulness this year, and for the quiet, consistent generosity that makes this community what it is. We are here to help carry the burden.

Gratefully,

Joe Turner | *Chairman, Board of Directors*

CHRISTIAN CARE MINISTRY/MEDI-SHARE



## Our Mission

Connecting people to a Christ-centered community wellness experience based on faith, prayer, and personal responsibility.

## Our Purpose Statement

Transforming society through the Biblical model of sharing.

## Our Core Values

We Glorify God by:

- Prioritizing our members
- Encouraging innovative ideas
- Executing with unity, being good stewards
- Committing to the highest levels of ethics, integrity, and accountability
- Delivering operational excellence

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***“Bear one another’s burdens, and so fulfill the law of Christ.”*** GALATIANS 6:2 ESV

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## Medi-Share By the Numbers

# \$9,404,677,853

Shared And Discounted By Members Since 1993

# \$1,126,205,357

Total Shared And Discounted In FY25

## 325,599

Total Members As Of 6/30/2025

## 128,332

Total Households As Of 6/30/2025

### Breakdown Of Sharing



## \$32,309,097

Shared for Births



## \$106,243,677

Shared for Cancer



## \$56,193,814

Shared for Heart Disease

### Internal Numbers



## 1,243,621

Total Bills Processed



## 2,609,511

Inbound Calls



## 1,655,162

Outbound Calls

## \$2,975,521

Total Extra Blessings  
Contributions

## \$1,076,403

FY25 Extra Blessings  
Contributions (*no late fees*)

## 270

Total Adoptions  
Since 1993



## Accreditation

We are honored to be accredited for a third year in a row by the Health Care Sharing Accreditation Board (HCSAB), an independent organization that evaluates health care sharing ministries against 80 recognized standards for governance, financial stewardship, transparency, member communications, and operational practices.

Accreditation affirms that Christian Care Ministry meets these standards and reflects our ongoing commitment to serving members with integrity, responsibly stewarding shared resources, and maintaining a member-first focus. Most importantly, it reinforces the trust that allows believers to come together and share one another's medical burdens through a community rooted in faith, compassion, and mutual support.

## Annual Audited Numbers

Revenue for the year-ended June 30, 2025 was \$137.6 million as compared to \$145.6 million in the previous year. Expenses decreased to \$136.5 million from \$143.9 million and net assets increased to \$91.2 million, while cash and investments-on-hand decreased to \$75.2 million at fiscal year-end.

### Christian Care Ministry, Inc.

#### Consolidated Statements of Activities

| YEARS ENDED                                 | 6/30/2025     | 6/30/2024     |
|---------------------------------------------|---------------|---------------|
| <b>TOTAL PUBLIC SUPPORT &amp; REVENUE</b>   | \$140,542,705 | \$145,374,356 |
| Program Activities                          | \$123,848,656 | \$124,483,143 |
| General and Administrative                  | \$12,603,888  | \$19,390,248  |
| <b>TOTAL EXPENSES</b>                       | \$136,452,544 | \$143,873,391 |
| Change in Unrestricted Net Assets           | \$4,090,161   | \$1,500,965   |
| Unrestricted Net Assets - Beginning of Year | \$87,112,968  | \$85,612,003  |
| Unrestricted Net Assets - End of Year       | \$91,203,129  | \$87,112,968  |

### Christian Care Ministry, Inc.

#### Consolidated Statements of Financial Position

| YEARS ENDED                                   | 6/30/2025     | 6/30/2024     |
|-----------------------------------------------|---------------|---------------|
| <b>ASSETS</b>                                 |               |               |
| Cash and Cash Equivalents                     | \$31,432,330  | \$38,296,555  |
| Investments                                   | \$43,791,672  | \$40,027,559  |
| Other Assets                                  | \$6,372,739   | \$4,524,500   |
| Property and Equipment, Net                   | \$21,505,732  | \$19,122,199  |
| Funds Held for Medi-Share Members             | \$97,685,008  | \$83,911,344  |
| Total Assets                                  | \$204,384,372 | \$185,882,157 |
| <b>LIABILITIES AND NET ASSETS</b>             |               |               |
| Accounts Payable & Accrued Expenses           | \$15,496,235  | \$14,857,845  |
| Unearned Revenue                              | \$0           | \$0           |
| Funds Held for Medi-Share Members Obligations | \$97,685,008  | \$83,911,344  |
| Total Liabilities                             | \$113,181,243 | \$98,769,189  |
| <b>UNRESTRICTED NET ASSETS</b>                | \$91,203,129  | \$87,112,968  |
| Total Liabilities & Unrestricted Net Assets   | \$204,384,372 | \$185,882,157 |

## The Power of Prayer

Prayer is central to who we are as a ministry. While Medi-Share members come together to share one another's medical burdens, we also believe in sharing encouragement, hope, and prayer. Whether a member is facing a difficult diagnosis, recovering from surgery, or navigating an unexpected hardship, prayer is one way we demonstrate Christ-centered care and remind members they are not alone. Through prayer, we seek to support the whole person, providing both practical and spiritual encouragement during life's most challenging moments.



### Prayer Offered

Approximately **1,561,864 prayers** were offered through member interactions in **FY25**.

“We are grateful and humbled by the prayers and financial support we received from fellow members... To experience Christ's love through all that have helped us during this time of need and healing has surrounded my family and me with His love and peace that passes all understanding.”

Jeff H. | Medi-Share Member



### Project K.E.E.P.

Since 2021, Christian Care Ministry's Project K.E.E.P. has united Medi-Share members, employees, and elected leaders nationwide through prayer and encouragement.

Each month, members, employees, and partners receive a prayer calendar to pray by name for federal, state, and local officials. The calendar also features a legislator's video testimony sharing their specific prayer request. More than 35 legislators have been interviewed to date.

Through prayer, Project K.E.E.P. fosters hope, unity, and encouragement, reminding leaders they are seen, supported, and prayed for.

**4,050 total legislators prayed for since 2021**

Click to join or visit [www.medishare.com/projectkeep](http://www.medishare.com/projectkeep) to receive the monthly prayer calendar.

## A Look Ahead: Strengthening the Future

- ✓ A ministry that serves 325,599 members must think beyond the present moment.
- ✓ Christian Care Ministry is preparing for the future by investing in the tools, systems, and capabilities needed to serve members well for years to come.
- ✓ The future must be both faithful and strong. Faithful to the biblical foundation. Strong enough to serve the next generation.