

Disclaimer & Legal Notices

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.

Legal Notice Concerning Altrua HealthShare NOTICE

Altrua Ministry or Altrua HealthShare (AHS) is not insurance or an insurance policy nor is it offered through an insurance company. Neither is Altrua Ministry or Altrua HealthShare (AHS) a discount healthcare program nor a discount health card program. Whether anyone chooses to assist you with your medical needs will be totally voluntary, as neither Altrua Ministry nor Altrua HealthShare (AHS) nor any other member is liable for or may be compelled to make the payment of your medical needs. Altrua Ministries or Altrua HealthShare (AHS) should never be considered to be insurance. Whether you receive any amounts for medical needs and whether or not Altrua Ministries or Altrua HealthShare (AHS) continues to operate, you are always personally responsible for the payment of your own medical needs. Altrua Ministries or Altrua HealthShare (AHS) is not subject to the regulatory requirements or consumer protections of your particular State's Insurance Code or Statutes.

Alabama Residents

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. 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 RESPONSIBLE FOR THE PAYMENT OF YOUR OWN MEDICAL BILLS.

Arizona Residents

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

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. IF ANYONE CHOOSES TO ASSIST YOU WITH YOUR MEDICAL BILLS, IT WILL BE TOTALLY VOLUNTARY BECAUSE PARTICIPANTS ARE NOT 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 A PAYMENT FOR MEDICAL EXPENSES OR IF THIS ORGANIZATION CONTINUES TO OPERATE, YOU ARE ALWAYS PERSONALLY RESPONSIBLE FOR THE PAYMENT OF YOUR OWN MEDICAL BILLS.

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.

Georgia Residents

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. 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 RESPONSIBLE FOR THE PAYMENT OF YOUR OWN MEDICAL BILLS.

Idaho Residents

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. 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 RESPONSIBLE FOR THE PAYMENT OF YOUR OWN MEDICAL BILLS.

Illinois Residents

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.

Kansas Residents

THIS PUBLICATION IS NOT AN INSURANCE COMPANY NOR IS IT OFFERED THROUGH AN INSURANCE COMPANY. WHETHER ANYONE CHOOSES TO ASSIST YOU WITH YOUR MEDICAL BILLS WILL BE TOTALLY VOLUNTARY, AS NO OTHER SUBSCRIBER OR MEMBER WILL BE COMPELLED BY LAW TO CONTRIBUTE TOWARD YOUR MEDICAL BILLS. AS SUCH, THIS PUBLICATION SHOULD NEVER BE CONSIDERED TO BE INSURANCE. WHETHER YOU RECEIVE ANY PAYMENTS FOR MEDICAL EXPENSES AND WHETHER OR NOT THIS PUBLICATION CONTINUES TO OPERATE, YOU ARE ALWAYS PERSONALLY RESPONSIBLE FOR THE PAYMENT OF YOUR OWN MEDICAL BILLS.

Kentucky Residents

“NOTICE UNDER KENTUCKY LAW, THE RELIGIOUS ORGANIZATION FACILITATING THE SHARING OF MEDICAL EXPENSES IS NOT AN INSURANCE COMPANY, AND ITS GUIDELINES, PLAN OF OPERATION, OR ANY OTHER DOCUMENT OF THE RELIGIOUS ORGANIZATION DO NOT CONSTITUTE OR CREATE AN INSURANCE POLICY. PARTICIPATION IN THE RELIGIOUS ORGANIZATION OR A SUBSCRIPTION TO ANY OF ITS DOCUMENTS SHALL NOT BE CONSIDERED INSURANCE. ANY ASSISTANCE YOU RECEIVE WITH YOUR MEDICAL BILLS WILL BE TOTALLY VOLUNTARY. NEITHER THE ORGANIZATION NOR ANY PARTICIPANT SHALL BE COMPELLED BY LAW TO CONTRIBUTE TOWARD YOUR MEDICAL BILLS. WHETHER OR NOT YOU RECEIVE ANY PAYMENTS FOR MEDICAL EXPENSES, AND WHETHER OR NOT THIS ORGANIZATION CONTINUES TO OPERATE, YOU SHALL BE PERSONALLY RESPONSIBLE FOR THE PAYMENT OF YOUR MEDICAL BILLS.”

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.

Maine Residents

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.

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AHS IS NOT AN INSURANCE COMPANY. AHS'S RELATED OPERATIONS AND PUBLICATIONS ARE NOT ISSUED BY OR OFFERED THROUGH AN INSURANCE COMPANY. AHS DOES NOT GUARANTEE OR PROMISE THAT YOU'RE MEDICAL BILLS WILL BE SHARED OR ASSIGNED TO OTHERS FOR FINANCIAL GIFTS. NO OTHER MEMBER WILL BE COMPELLED TO CONTRIBUTE TOWARD THE COST OF YOUR MEDICAL BILLS. THEREFORE, AHS SHOULD NEVER BE CONSIDERED A SUBSTITUTE FOR AN INSURANCE POLICY. THIS ACTIVITY IS NOT REGULATED BY THE MARYLAND INSURANCE ADMINISTRATION AND YOUR LIABILITIES ARE NOT COVERED BY THE MARYLAND LIFE AND HEALTH GUARANTEE FUND. WHETHER OR NOT YOU RECEIVE ANY FINANCIAL GIFTS FOR MEDICAL EXPENSES AND WHETHER OR NOT AHS CONTINUES TO OPERATE, YOU ARE ALWAYS LIABLE FOR ANY UNPAID BILLS.

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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 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. 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 OF MEDICAL EXPENSES OR WHETHER THIS ORGANIZATION CONTINUES TO OPERATE, YOU ARE ALWAYS PERSONALLY RESPONSIBLE FOR THE PAYMENT OF YOUR OWN MEDICAL BILLS.

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NOTICE: THIS PUBLICATION IS NOT AN INSURANCE COMPANY NOR IS IT OFFERED THROUGH AN INSURANCE COMPANY. WHETHER ANYONE CHOOSES TO ASSIST YOU WITH YOUR MEDICAL BILLS WILL BE TOTALLY VOLUNTARY, AS NO OTHER SUBSCRIBER OR MEMBER WILL BE COMPELLED TO CONTRIBUTE TOWARD YOUR MEDICAL BILLS. AS SUCH, THIS PUBLICATION SHOULD NEVER BE CONSIDERED TO BE INSURANCE. WHETHER YOU RECEIVE

ANY PAYMENTS FOR MEDICAL EXPENSES AND WHETHER OR NOT THIS PUBLICATION CONTINUES TO OPERATE, YOU ARE ALWAYS PERSONALLY RESPONSIBLE FOR THE PAYMENT OF YOUR OWN MEDICAL BILLS.

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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.

North Carolina 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. 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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LAW TO CONTRIBUTE TOWARD YOUR MEDICAL BILLS. AS SUCH, THIS PUBLICATION SHOULD NEVER BE CONSIDERED TO BE INSURANCE. WHETHER YOU RECEIVE ANY PAYMENTS FOR MEDICAL EXPENSES AND WHETHER OR NOT THIS PUBLICATION CONTINUES TO OPERATE, YOU ARE ALWAYS PERSONALLY RESPONSIBLE FOR THE PAYMENT OF YOUR OWN MEDICAL BILLS.

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