

Accidental
Injury
AMCS
Support



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Accidental Injury AMCS Support



Welcome

We are grateful for the opportunity to help you navigate your healthcare and planning needs. While we hope you never have a severe accident, we know that sometimes the unimaginable happens. The Accidental Injury AMCS Support add-on helps ease the financial and mental strain if you're left picking up after a severe accident, giving your WeShare Premier membership an extra layer of sharing and peace of mind.

Health Sharing for Accidents

When you receive treatment for an eligible accidental injury, Accidental Injury AMCS Support provides reimbursement for eligible expenses directly related to that injury, up to your selected WeShare Premier Annual Member Care Share (AMCS) amount (\$3,000–\$12,000).

Your sharing maximum may be used toward AMCS reimbursement, in-home recovery needs, and other eligible out-of-pocket expenses not shared by your WeShare Premier program.

How It Works

When you enroll, your selected contribution amount is added to your total WeShare Premier monthly contribution, and each month those contributions are placed into a shared, community account that helps support eligible medical expenses for members of the community. The Accidental Injury AMCS Support program shares medical expenses related to qualifying accidents up to your selected annual amount per calendar year. You can add this program with no medical questions required, and maximum sharing levels are available as soon as your membership becomes effective, with no waiting period. For families, this option may be added for each enrolled WeShare Premier member, providing extra support when unexpected injuries happen, especially for active children.

Your AMCS still applies as part of your WeShare Premier membership. You are responsible for paying your medical bills as they are incurred. This program may reimburse you for eligible accident-related expenses, including amounts applied toward your AMCS. Since this is a reimbursement program, Members submit a reimbursement request along with required documentation in order to be considered for reimbursement of eligible expenses. Once a reimbursement request is received, it is reviewed for eligibility and eligible services are paid from shared dollars directly to the Member. Members: please refer to the Reimbursement Request form for specific submission instructions and a list of required documentation or receipts. Not available to TX residents.

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Monthly Contribution Amount (MCA)

Accidental Injury AMCS Support Members commit to voluntarily contributing to the program's escrow account with a designated monthly amount. The amount is established at enrollment and depends on the WeShare Premier AMCS level selected, between \$3,000 to \$12,000, as well as the number of Members enrolled in the household.

 **No Waiting Period!**

Accidental Injury AMCS Support is immediately available upon effective date - up to the selected AMCS Share Limit.

Qualifying Accident Terms & Conditions

Accidental Injury AMCS Support sharing is available upon effective date for qualifying accidents following the Member's initial monthly contribution.

Sharing Related Expenses

MEDICAL CONDITIONS & MAXIMUM PER YEAR SHARE LIMIT		
Qualifying Accidents ¹ (Include but are not limited to)	Percent Shared	Max Per Year Share Limit
Bone fractures and dislocations		
Ligament or tendon tears resulting from a sudden accidental injury		
Lacerations requiring sutures		
Second- or third-degree burns		
Diagnosed concussions resulting from head trauma	100%	Selected WeShare Premier AMCS amount (Between \$3,000 to \$12,000)
Contusions or internal injuries requiring medical evaluation		
Traumatic dental injury caused by external impact		
Accidental eye injuries caused by external objects		
Amputations or crush injuries		
Injuries requiring emergency surgery		

¹ May be subject to subrogation rights, which UHSM will coordinate with all parties.

Medical Expenses

Eligible expenses under this program include amounts you already paid as a result of your WeShare Premier Member responsibility — from AMCS amounts to emergency transport costs exceeding Premier's limits, as well as services Premier usually doesn't share for, such as medically necessary home modifications and unique in-home recovery support.

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Eligible Services

To be considered a qualifying incident, the injury must require evaluation or treatment by a licensed medical provider within 48 hours of the incident. Qualifying accident sharing includes treatment, emergency transport, and emergency room or urgent care visits received within 48 hours of the incident.

Furthermore, services directly related to the qualifying injury that are initiated within 30 days of the incident are commonly eligible for sharing. These may include anesthesia, related physician visits, imaging (X-ray, MRI, CT), laboratory services, prescriptions, prosthetics, surgeries, and hospital stays including ICU, subject to program guidelines. Conditions that are pre-existing, unrelated, or only coincidentally discovered after an accident are not eligible.

Accidents come in many shapes and sizes. Accidental Injury AMCS Support assists with not only hospital and treatment-related expenses, but also more serious incidents like the loss of a limb, which could require prosthetics, special home accessibility modifications, and more. Home modifications and recovery support services must be medically necessary due to the injury and directly related to your ability to safely recover or perform daily activities. Recovery support is limited to 30 days following the date of the injury and includes assistance with basic daily activities including housekeeping, hygiene, and food preparation.

Reimbursement requests must be submitted within 6 months of the date the expense is paid, and no later than 12 months following the date of the qualifying accidental injury. Exceptions for delayed provider billing may be considered only when documentation confirms the delay was outside the Member's control and the reimbursement request is submitted within 60 days of receiving the bill. Members: please refer to the Reimbursement Request form for specific submission instructions and a list of required documentation or receipts.

Accidental Injury AMCS Support

Disqualification Warning

Any misstatement, falsehood, or other intentional mistake on the Member application related to age, gender, or tobacco use may be grounds for immediate disqualification of Accidental Injury AMCS Support.

Exclusions and Limitations

No or limited sharing may be available for losses caused by, resulting from, or related to:

- Services that are not medically necessary, are experimental or investigational, or cosmetic in nature. Cosmetic services performed solely to improve or alter appearance are not eligible. This exclusion does not apply to services required to repair an injury resulting from an eligible accidental injury. Medically necessary closure or repair of a laceration may be performed by a plastic or cosmetic surgeon when required due to the location, severity, or complexity of the wound.
- Injuries occurring prior to enrollment in the AMCS Support option or during periods when participation is inactive
- Illness, disease, repetitive motion injuries, degenerative conditions, or chronic overuse injuries
- Conditions that are not caused by the accident—including pre-existing or unrelated conditions—are not eligible, even if they are discovered after the accident.
- Infections not directly resulting from a qualifying accidental injury

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- Participation in illegal activity, incarceration, riot, or attempt to commit a felony
- Intentionally self-inflicted injury, including attempted suicide
- Operating a vehicle or machinery while intoxicated or impaired
- Active military service or acts of war
- Participation in extreme sports or professional high-risk activities as defined in WeShare Premier Membership Guidelines
- Services performed by a family member, even if licensed
- Services such as childcare or income replacement.
- Incidents occurring outside of the United States, except emergency stabilization care
- Reimbursement requests submitted after the timely filing outlined herein

The Accidental Injury AMCS Support program is not available to TX residents.

Important Notice:

AMCS Support options are voluntary add-ons to WeShare Premier and are not insurance, a guarantee of payment, or a contract for indemnification. Participation in these options does not create a vested right to reimbursement. All reimbursements are subject to program guidelines, eligibility requirements, and available sharing funds. AMCS Support options are not available to TX residents.

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Accidental Injury – A sudden, unexpected, and unintended physical injury caused by an identifiable external event that occurs at a specific time and place and results in immediate bodily harm.

Accidental injury does not include illness, disease, infection (unless directly resulting from a covered injury), repetitive motion injuries, degenerative conditions, or injuries resulting from intentional self-harm, illegal activity, or substance impairment.

Dental injuries resulting from chewing or biting food or other objects are not considered accidental injuries.

Annual Member Care Share (AMCS) – The amount each Sharing Member commits to paying their care provider when obtaining services, before the primary Sharing Program (WeShare or WeShare Access) will contribute towards eligible medical needs. This amount is based on the selected Sharing Program tier and is accumulated as medical services are received throughout the calendar year, from January 1 through December 31. AMCS must be met for each individual Sharing Member within a calendar year, including the Sharing Members that are considered dependents. For families, a minimum of two members must meet their maximum AMCS within a calendar year. After the AMCS is met for the calendar year, all eligible medical costs subject to the AMCS are shared at 100%, for all family members. Generally, and unless otherwise noted, the AMCS applies to services obtained. However, certain services are not subject to the AMCS and may be shared at 100% or only require a consultation or service fee, which is listed herein. If a consultation or service fee applies, it will continue to apply even after the AMCS is met.

Eligible/Eligible for Sharing – A status indicating that a Sharing Member has met the conditions, those which qualify for sharing, as described in the membership guidelines, and as aligned with the parameters of the Sharing Program. Eligible for sharing expenses are those medically necessary services, supplies and/or treatment that are eligible for sharing under this Health Sharing Program. Charges for services, supplies, and/or treatments meant to treat or correct a preventable condition or cost which arises solely due to a provider's medical error are not considered eligible for sharing expenses. A finding of provider negligence and/or malpractice is not required for service(s) and / or fee(s) to be considered not reasonable and allowed or not eligible for sharing.

Medical Need(s) – Charges or expenses rendered for medical services provided by a facility or a licensed medical professional to address illnesses or accidents.

Medically Necessary – A service, procedure, or medication necessary to restore or maintain physical function and is provided in the most cost-effective setting consistent with the Sharing Member's condition. The fact that a medical professional may prescribe, administer, or recommend services or care does not make it medically necessary, even if it is not listed as a membership limitation or an ineligible need in the membership guidelines. To help determine medical necessity,

WeShare may request the Sharing Member's medical records and may require a second opinion from a third-party medical professional.

Membership Guidelines – A document which provides the recital of guidelines by which Sharing Members agree to. The membership guidelines describe the program elements, resources, membership details, and any stipulations/limitations that apply to membership and Sharing Programs. The membership guidelines help Sharing Members understand how monthly contributions are shared in accordance with the escrow instructions.

Pre-Existing Condition – Any medical condition that a Sharing Member has prior diagnostics, represented symptoms for, been examined related to, and/or has received treatment prior to becoming an Active Sharing Member of WeShare or WeShare Access – whether known to a Sharing Member or not – is considered a pre-existing condition.

Sharing Member – Those who have applied to become a WeShare or WeShare Access Sharing Member and agreed with the Statement of Faith and Shared Beliefs, the sharing membership commitments, and the escrow instructions. Sharing Members must choose a Sharing Program, submit scheduled monthly contributions, through the form of direct payment, and are not to be ineligible, as a result of any other reason (including age restrictions). Sharing Members may submit eligible medical needs for sharing in conjunction with the member guidelines, the specific Sharing Program and the escrow instructions.

Sharing Program – A program that helps Members manage medical expenses using contributed funds by its Member community. From WeShare Premier to Critical Care and Accidental Injury AMCS Support options, UHSM's suite of Sharing Programs offer a variety of designs to meet varying Member needs.

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General Notices

This program is not an insurance company nor is it offered through an insurance company. This program does not guarantee or promise that your medical bills will be paid or assigned to others for payment. Whether anyone chooses to pay your medical bills will be totally voluntary. As such, this program should never be considered as a substitute for an insurance policy. Whether or not you receive any payments for eligible medical expenses and whether this program continues to operate, you are always liable for any unpaid bills. Neither WeShare nor UHSM constitute as an insurance company nor is the membership offered through an insurance company.

WeShare is a program and product of United Faith Ministries, Inc., which is a 501 (c) (3) nonprofit corporation, dba "Unite Health Share Ministries" or "UHSM." WeShare Access®, a program of Unite Health Share Ministries (UHSM), is a religious organization facilitating the sharing of medical expenses.

It is not an insurance company, and neither its guidelines or its plan of operation, or any other documents of the religious organization constitute or create an insurance policy. Membership is not offered through an insurance company, and the organization is not subject to the regulatory requirements or consumer protections of any state's insurance code. The sharing programs, services, publications, and any materials given should never be considered a substitute for an insurance policy.

Any publication or any other material given by UHSM are not issued by an insurance company, nor are they offered through an insurance company. This publication or any other materials do not represent, guarantee or promise that you will be eligible for membership or that your medical bills will be published or assigned to other members for payment. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant is compelled by law to contribute towards your medical bills. Regardless of whether you receive any payments for medical expenses or whether this organization continues to operate, you are always responsible for the payment of your own medical bills.

This is NOT Insurance.

Notice:

The Accidental Injury AMCS Support program is available in all states for the Member selected maximum sharing limit. The Member selected Accidental Injury AMCS Support levels will be applied to share expenses for qualifying accidents up to maximum sharing limit. Member sharing may have limitations and exclusions that may affect eligible sharing for medical needs; including requirements that may change depending on member's state of residence. Sharing allocations distributed by UHSM will depend on the severity of the accident or illness, the physician diagnosis, and the treatments received. Whether accident event falls within acceptable parameters for member sharing may be determined upon request for sharing. All Accidental Injury AMCS Support requests for sharing deemed ineligible for sharing are subject to the appeals process and dispute resolution as outlined in the membership guidelines.

Members are responsible for any in-network or out-of-network costs beyond Accidental Injury AMCS Support plan maximum sharing level selected. AMCS Support options are voluntary add-ons to WeShare Premier and are not insurance, a guarantee of payment, or a contract for indemnification. Participation in these options does not create a vested right to reimbursement. All reimbursements are subject to program guidelines, eligibility requirements, and available sharing funds.

State-Specific Notices

Alabama Code Title 22-6A-2

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. 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.

Alaska Statute 21.03.021(k)

Notice: The organization coordinating 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 a 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 Statute 20-122

Notice: 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 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 Code 23-60-104.2

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. 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



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.

Colorado, Disclaimer:

A health care cost-sharing arrangement is not a qualified health plan, and participation or membership in a health care cost-sharing arrangement does not guarantee payment of bill or medical expenses. A member of a health care cost-sharing arrangement remains personally responsible for payment of all bills or medical expenses. A member of health care costs-sharing arrangement may be subject to certain preexisting condition exclusions or other limitations.

Florida Statute 624.1265

Notice: 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. Membership is not offered through an insurance company, and the organization is not subject to the regulatory requirements or consumer protections of the Florida Insurance Code. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant is 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 payments for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Georgia Statute 33-1-20

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. As such, participation in the organization or a subscription to any of its documents should never be considered 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 Statute 41-121

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Illinois Statute 215-5/4-Class 1-b

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Indiana Code 27-1-2.1-1

Notice: 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 insurance. Whether or not you receive any payments for medical expenses and whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

**Kentucky Revised Statute 304.1-120 (7)
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 Revised Statute Title 22-318,319

Notice: 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

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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 Revised Statute Title 24-A, §704, sub-§3

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 insurance. 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.

Maryland Code Ann. Ins. §1-202(4)

Notice: This publication is not issued by an insurance company nor is it offered through an insurance company. It does not guarantee or promise that your medical bills will be published or assigned to others for payment. No other subscriber will be compelled to contribute toward the cost of your medical bills. Therefore, this publication should never be considered a substitute for an insurance policy. This activity is not regulated by the State Insurance Administration, and your liabilities are not covered by the Life and Health Guaranty Fund. Whether or not you receive any payments for medical expenses and whether this entity continues to operate, you are always liable for any unpaid bills.

Michigan Section 550.1867

Notice: United Faith Ministries, Inc., DBA WeShare, Unite Health Share Ministries or UHSM, that operates this health care sharing ministry is not an insurance company and the financial assistance provided through the ministry is not insurance and is not provided through an insurance company. Whether any participant in the ministry chooses to assist another participant who has financial or medical needs is totally voluntary. A participant will not be compelled by law to contribute toward the financial or medical needs of another participant. This document is not a contract of insurance or a promise to pay for the financial or medical needs of a participant by the ministry. A participant who receives assistance from the ministry for his or her financial or medical needs remains personally responsible for the payment of all of his or her medical bills and other obligations incurred in meeting his or her financial or medical needs.

Mississippi Code Title §83-77-1

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. As such, participation in the organization or a subscription to any of its documents should

never be considered 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.

Missouri Section 376.1750

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Nebraska Revised Statute Chapter 44-311

IMPORTANT NOTICE. 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 Nebraska Department of Insurance. You should review this organization's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs.

New Hampshire Section 126-V:1

IMPORTANT NOTICE 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 Statute 58-49-12

Notice: 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

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a subscription to any of its documents should never be considered 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.

Pennsylvania 40 P.S. Insurance § 23(b)

Notice: This publication is not an insurance company nor is it offered through an insurance company. This publication does not guarantee or promise that your medical bills will be published or assigned to others for payment. Whether anyone chooses to pay your medical bills will be totally voluntary. As such, this publication should never be considered a substitute for insurance. Whether you receive any payments for medical expenses and whether this publication continues to operate, you are always liable for any unpaid bills.

South Carolina, Important Notice:

The health care sharing ministry facilitating the sharing of medical expenses is not a health 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 or group of participants 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.

South Dakota Statute Title 58-1-3.3

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. As such, participation in the organization or a subscription to any of its documents should never be considered insurance. Regardless of whether you receive any payments for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Texas Code Title 8, K, 1681.001

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Virginia Code § 38.2-6300-6301

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Wisconsin Statute 600.01 (1) (b) (9)

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Wyoming 26-1-104 (v)

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