

2021 Sharing Guidelines

JohnnyCare



JohnnyCare is **NOT** health insurance. It is a legal health care sharing ministry in Florida, brought to you by a legal Florida church, Our Lady of Perpetual Health.

Message from the CEO

Dear Member,

Welcome. Thank you for joining JohnnyCare. I wanted to be the first to congratulate you on becoming a health care disruptor. **Stick it to 'em!**



At JohnnyCare, we offer an affordable alternative to health insurance. We are a collaborative community of like-minded, healthy Floridians who are rejecting big health insurance companies, Obamacare, and unhealthy people. Thanks to the safe harbor provided by the legislature of the great state of Florida, this is legal! (And we foresee no legal barrier to opening in several other states!)

We care for one another when we have medical needs¹. Our health care sharing ministry is brought to you by Our Lady of Perpetual Health, a tax-exempt Florida church. With your voluntary gift, we can provide health care assistance to other members. And other members can provide it to you! **I know this sounds like it's health insurance, but it's NOT health insurance.** (You don't pay us a "premium," for instance. It's a "sharing amount"!)

You may be wondering: Will all my health care needs be met? While we have no legal obligation whatsoever to cover any particular health care need you have, I can tell you that **we meet 100% of every eligible medical need presented to us².**

This is **NOT** health insurance. It's **health ASSURANCE!**

Sincerely,

John Oliver
CEO, JohnnyCare

¹ Please refer to the "Ineligible medical needs" section

² Please refer to the "Ineligible medical needs" section

Statement of Beliefs



Florida law allows us to avoid being regulated like a health insurance product if our members “share a common set of ethical or religious beliefs.”³ To satisfy that requirement, we ask that you pledge that you share the following ethical or religious beliefs:

- I believe in caring for one another (*Galatians 6:2*).
- I believe in not getting sick.
- I believe in not having a preexisting condition.
- I believe that I shouldn't be paying for health care for anyone who might be sitting on their couch eating bonbons all day, every day.
- I believe it's my right to direct my own health care, free from government restraints, dictates and oversight.
- I believe in JohnnyCare's right not to pay for my financial or medical needs.
- I believe all my health care needs can be managed with a mini first-aid kit.

³ See [Title XXXVII, Chapter 624, Section 624.1265\(1\)\(b\) of 2020 Florida Statutes](#)

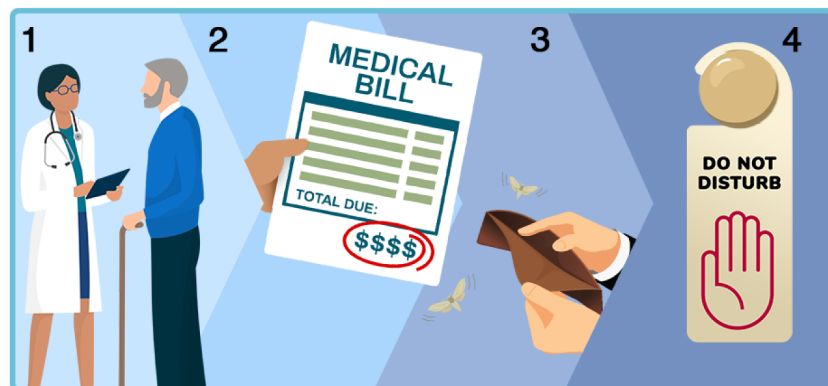
How to use your JohnnyCare

In order for JohnnyCare to avoid being regulated like a health insurer, Florida law asks that we provide “for the financial or medical needs of a participant” of our ministry “through contributions from other participants.”⁴ Through your membership, you are providing another member a **JohnnyCare mini first-aid kit** – and another member is providing one to you.



With the payment of your \$1.99 “sharing amount,” JohnnyCare offers an affordable alternative to traditional health insurance. This kit contains not one, not two, but **THREE** band aids. Because we know that in life, sometimes accidents happen – but if they happen more than three times, it stops being our problem! If you need medical care that cannot be managed by your JohnnyCare mini first-aid kit, undertake the following process:

1. RECEIVE MEDICAL CARE.
2. RECEIVE A BILL FROM YOUR HEALTH CARE PROVIDER.
3. PAY THAT BILL ON YOUR OWN.
4. DON'T BOTHER JOHNNYCARE.



⁴ See [Title XXXVII, Chapter 624, Section 624.1265\(1\)\(d\) of 2020 Florida Statutes](#)

Ineligible medical needs

Our role at JohnnyCare is to enable members to help other members through voluntary financial gifts. **We are not an insurance company, and we do not guarantee any payment of your medical costs, because we don't have to!** Because of our ethical responsibility to be good stewards of the resources of our sharing community, we have deemed the medical needs below as ineligible for sharing:

EMERGENCY MEDICAL CARE
NONEMERGENCY MEDICAL CARE
PREEXISTING CONDITIONS
EXISTING CONDITIONS

These guidelines can be changed at any time without notice to the members.

Appeals and grievances

No.⁵

⁵ JohnnyCare is a voluntary association of like-minded people who come together to assist each other by sharing medical expenses. Such a sharing and caring association does not lend itself well to the mentality of legally enforceable rights. Therefore, by becoming a sharing member of JohnnyCare, you agree that you expressly waive any right to file a lawsuit or complaint in any state or federal court, or with any state or federal government agency against JohnnyCare or its members. In any dispute you have with JohnnyCare, JohnnyCare is right.

Appendix and legal disclosures

JohnnyCare is currently available only to residents of Florida. JohnnyCare is NOT health insurance. It is a legal health care sharing ministry in Florida, brought to you by a legal Florida church, Our Lady of Perpetual Health. JohnnyCare is not a substitute for health insurance or any legally required insurance and will not pay any bills related to your physical or mental health care, beyond those health care needs that can be met by the JohnnyCare mini first-aid kit.

ATTENTION: 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 you receive any payments for medical expenses and whether or not this program continues to operate, you are always liable for any unpaid bills.

Legal disclosure pursuant to Title XXXVII, 624.1265 of Florida statutes: 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.