



The Doors are Open

By Merle Herr

There was no ribbon cutting event or grand opening on the first day of operations. But on May 1st, *Brotherhood* quietly opened its doors and began sharing medical expenses for 22 households. These households came from nine different churches.

Luke 16:10 reminds us of the importance of being faithful in little things. “*He that is faithful in that which is least is faithful also in much.*” With just 22 households, our start is small, but our commitment is strong—to be faithful in the small things as we grow. Since then, enrollment has grown to just over 100 households from 30 churches. Individuals may join without their church joining as a whole congregation.

However, six of the 30 churches are planning to reach 70% or greater participation in order to reap the benefits that come with 70% participation. Other churches are in the process of reviewing and considering whether *Brotherhood* is a fit for them.

This issue of the newsletter shares highlights about our startup efforts.

- Page 2: Meet the Cornerstone Mennonite Church. They are the *Early Adopters* and the first church to join *Brotherhood* as a

whole congregation.

- Pages 3-4: Learn about the *Health Incentive Discount*.
- Page 5: Meet Samuel, our Office Manager.
- Page 6: Read about our health education initiative with a free subscription to *Our Health* magazine.
- Page 6: Learn about our pharmacy partnership with *Drex* that offers members savings of approximately 20% on prescriptions.
- Page 7: Get acquainted with the *Member ID Card*.

With new beginnings comes opportunity. Nothing is born into existence without visionary conception and the subsequent birth pangs of delivery. In the complex and often opaque world of medical billing, nothing is easy—but we are excited to bring new solutions to the table. *Brotherhood* is committed to building a robust health sharing infrastructure that is in tune with Anabaptist thought and practice and capable of facing these challenges head-on with clarity and economic saving to our members.

The doors are open. Come in and look around.

In this Issue

The Doors are Open	1
Early Adopters	2-3
Health Incentive Discount	3-4
Meet Samuel, our Office Manager	5
About Our Health Magazine	6
Drex Pharmacy	6
Member ID Card	7
Reminders	7

Early Adopters

(An Interview with Neal Zimmerman by Merle Herr)

Cornerstone Mennonite Church in Memphis, Missouri, was founded in 2007. Since then, it has grown and planted two additional churches. Starting a new church requires courage, vision, and a willingness to embrace uncertainty. In that same spirit, Cornerstone has stepped out and become the first church to join *Anabaptist Brotherhood* as an entire congregation. Typically, when a new initiative launches, it attracts a few early adopters while others wait for evidence of success before committing. But *Cornerstone's* decision to join *Brotherhood* was neither careless or rushed. It was the result of thoughtful deliberation and careful process.

The journey began with a few exploratory phone calls made by Neal Zimmerman (deacon). He then arranged a conference call that included the ministerial team and myself. After discerning that *Brotherhood's* Medical Aid and Alms Plan closely aligned with their values and medical aid concerns, Cornerstone requested an informational meeting for the entire congregation to thoroughly discuss *Brotherhood's Medical Aid & Alms Plan*. Their sister congregation, Mount Moriah, followed suit requesting their own information meeting and discussion. Both congregations are part of the Mid-Atlantic Fellowship.

Cornerstone's Medical Aid Journey

Cornerstone's initial search for a medical aid plan in their early years led them to join a broad-based Anabaptist sharing plan. "It met our needs very well," Neal recalls. "We were satisfied except that it required a significant amount of energy and time to manage the medical bill negotiation side of things." Over time this burden became great enough that Cornerstone sought another sharing plan that would handle bill negotiation on their behalf.

They found another Anabaptist sharing plan that offered bill negotiation. It was a welcome relief, freeing up church leaders to focus more fully on the spiritual needs of their members while the sharing plan managed the complexities of medical bills. However, they later discovered that this sharing plan relied heavily on the government's Medicaid program to reduce medical costs. As time passed, Cornerstone's conviction deepened, and their concerns about using government-funded Medicaid became more clear.

Another essential value for Cornerstone was full acceptance of pre-existing conditions. The previous plan had required some of the members

with pre-existing conditions to depend on Medicaid—a compromise that made them uncomfortable. Once again, *Brotherhood* aligned with Cornerstone's principles by sharing the burden of pre-existing conditions. *Brotherhood* requires 70% participation of a church in order to accept pre-existing conditions¹, but for Cornerstone, this requirement was not an issue. Their level of participation in medical aid has consistently been 90% or higher. The congregation fosters a strong group mentality. "We are proactive on the front side, and almost all of our members participate in medical aid," Neal said. "If a member needs help with their quarterly contribution, we consider helping with our own alms fund."

As they discussed whether to switch to *Brotherhood's* plan, Cornerstone seriously considered managing their own medical aid plan in partnership with their sister churches. Neal recounted the congregation's conclusion: "While it would have provided a close sense of medical sharing, we concluded that we weren't large enough of a group to handle the larger bills. Plus, it would require a dedicated person to manage the plan, and we would have been back to the old problem of negotiating our own medical bills." Neal went on to describe his vision to be part *Brotherhood's* broader plan. "There is a measure of security of a larger group. But more importantly, we get to be a blessing to other churches in bearing medical and alms needs more broadly with them." In the end, Cornerstone made the decision to join *Brotherhood's Medical Aid and Alms Plan*.

Reasons for joining *Brotherhood*

Reason #1 – The Transparency of a Member ID Card

Brotherhood's approach to interacting with medical providers is marked by transparency and clarity. Neal appreciates that members aren't required to pose as a person without a health sharing plan in order to receive self-pay discounts. Instead, *Brotherhood* issues a Member ID Card that clearly identifies the member as part of a structured sharing plan with defined administrative and payment policies. This transparency offers peace of mind to medical providers as well. Using the Member ID, providers can verify membership in their electronic data system, confirming that the patient is with *Brotherhood*. In addition, providers submit bills directly to *Brotherhood* through electronic transmission, relieving members of the burden of sorting through complex medical codes, bills, and paperwork.

¹ If less than 70% of a member's church participates in *The Plan*, sharing of expenses specifically related to preexisting conditions is limited to \$10,000 annually. The \$10,000 expense sharing cap remains in place for the duration of the chronic condition.



Cornerstone Mennonite Church in Memphis, Missouri.

Reason #2 – An Alms Plan with members with higher incomes bearing the greater burden.

Neal expressed appreciation for *Brotherhood's Alms Plan*, which allows wealthier members the privilege of bearing a greater share of the needs of widows, those with disabilities, and low-income families. He noted that some of the more financially able members of the congregation commented approvingly on this arrangement and felt inspired to contribute generously, embracing the opportunity to give cheerfully and sacrificially to the *Alms Plan*. The *Alms Plan* is one of *Brotherhood's* distinctive features. It reflects the spirit of the Apostle James' call to exercise pure religion by "visiting the fatherless and widows in their affliction."

Reason #3 – Be your brother's keeper

As mentioned earlier, Cornerstone's convictions grew to stop the routine reliance on Medicaid to reduce medical expenses. They were attracted to *Brotherhood* in part because it does not expect Medicaid to be their brother's keeper.² Neal summed up this conviction with a thoughtful question: "Where do you start and stop with government Medicaid insurance?" As this belief deepened, it became clear that *Brotherhood's* approach perfectly aligned with their vision to take full responsibility for bearing the cost of medical needs as a brotherhood. *Brotherhood's* slogan, "Caring for Our Own," captures this commitment. This burden is not heavy—it is a joy. Anabaptists are blessed with more than enough resources to fulfill the call to be our brother's keeper without depending on Medicaid.

Reason #4 – Structure of the Plan.

With his background in business management, Neal recognizes and values the importance of *Brotherhood's* structured plan. Any sizable effort requires clear systems and organization to function smoothly and effectively. Neal pointed out, however, that structure does not replace compassion. Emphasizing his point he added, "Structure is not the enemy if you navigate the individual situations with a personal touch." At the same time, he cautioned, "If systems override people or policy is used to avoid the messy individualized touch in needy situations, a corporate feel will dominate. However, good policy sets expectations and provides principled direction in tough situations."

² *Brotherhood* does not use government-funded programs to cover costs and reduce expenses.

Worries about being the "early adopters"

"Being an early adopter of *Brotherhood* feels like a leap of faith," Neal admitted. The congregation at Cornerstone acknowledged potential risks of joining a new organization. Yet, after prayer and discussion, they sensed God's leading in this decision. Several key factors helped them move forward with confidence:

1. Financial Backing

Multiple individuals stepped forward during *Brotherhood's* formative stages and provided \$1,000,000 of Pledged Promissory Notes. This demonstration of financial commitment gave Cornerstone assurance that *Brotherhood's* foundation was not only spiritually sound but also financially well-considered.

2. Proven Reference-Based Pricing

One of *Brotherhood's* distinctive features is its use of reference-based pricing—a proven, advanced method for determining fair and reasonable charges for medical services. Unlike typical discount-based billing, which can be unclear and arbitrary, reference-based pricing uses industry benchmarks and medical pricing standards to negotiate fair and transparent costs.

This approach is not untested. It has been successfully used for years by the Ohio Medical Aid Services (Amish) and by Plain Church Group Ministries (Amish). During *Brotherhood's* development, these two established organizations graciously shared their knowledge and experience, helping to shape *Brotherhood's* bill negotiation policies.

3. Experienced Leadership

While any new organization carries some level of risk, Neal shared that "Cornerstone was reassured by the experience of *Brotherhood's* leadership team. These leaders have a proven track record of founding other credible financial nonprofit organizations. Their background in successfully guiding similar ventures through their early years gave Cornerstone peace of mind that *Brotherhood* would be well led and responsibly managed."

Not every church may feel ready to take the risk of being an early adopter. We share Cornerstone's journey and the reasons behind their decision in order to help other congregations prayerfully discern whether *Brotherhood* is the right fit for them.

Health Incentive Discount

Healthy living translates into countless positive impacts to our lives—including significant economic savings. Without question, the single most significant factor of healthcare expenses is our daily choices. *Brotherhood* rewards members 60 years of age or older with a 10% discount on their quarterly contribution if they meet *five healthy living requirements* and remain free of *chronic conditions*. The 10% discount is more than just a financial benefit. It's intended to inspire and encourage all our members toward a walk of faith and good works—both in health and in sickness—as part of our life with the Lord. In particular, daily healthy choices are a bright and vibrant expression of our desire to care for the Holy Spirit's temple.

The Five Healthy Living Requirements

These *five healthy living requirements* reflect lifestyle habits and behaviors proven to impact long-term health. They are directly linked to reduced risk of chronic disease and provide many quality-of-life benefits. Strive to meet these requirements as a bold testimony to the power of the Spirit.

- Annual primary care wellness visit
- Healthy weight (BMI ≤30)
- Healthy blood pressure (BP ≤130/80)
- Healthy blood sugar (A1C ≤6)
- Healthy cholesterol (LDL ≤130 and HDL >45)

Annual Primary Care Wellness Visit

Any doctor can treat illness, but an exceptional doctor guides and coaches you to maintain a healthy body. Don't view your annual primary care visit as simply checking boxes against sickness. It's your yearly opportunity to receive expert counsel on maintaining and improving your health. If your doctor focuses only on treating sickness but offers little guidance on fitness and wellbeing, seek out a physician committed to wellness! Trust them. Let them speak into your health journey. Just as our church ministers "watch for your soul," expect and require your primary care doctor to "watch for your body." This mind-set shift—from viewing your doctor as a sickness expert to a wellness guide—can make all the difference.

Healthy Weight

Deep down, we all desire a body free of obesity. Remember the strength of this desire in your youth? Yet not every youthful wish for a healthy weight matures into a lasting conviction of faith. As the years pass and the scales slowly climbs, we can lose heart. Maintaining a healthy weight through nutritious diet and regular exercise is a worthy expression of Paul's command in I Corinthians 6:18, "Glorify God in your body."

The Body Mass Index (BMI)—which accounts for height and weight—is a widely accepted measure of healthy weight. To qualify for the 10% discount, BMI must be less than 30. This gives ample room for a variety of body types and ages.

Healthy Blood Pressure

Maintaining healthy blood pressure is essential to overall well-being and significantly lowers the risk of serious health complications. High blood pressure is one of the most critical risk factors for heart disease, which can lead to heart attacks and heart failure. The risk of dying from heart disease doubles with every 20-point increase in the systolic pressure (the top number) or every 10-point increase in diastolic pressure (the bottom number). High blood pressure also raises the risk of stroke by damaging and weakening the brain's blood vessels, causing them to narrow, rupture, or leak. It can harm the kidneys by damaging their blood vessels, leading to kidney disease. It contributes to the narrowing of arteries in the legs, arms, stomach, and head. Healthy blood pressure is not achieved by a single decision but by thousands of tiny choices along the way. Blood pressure must be 130/80 or lower to qualify for the 10% discount.

Healthy Blood Sugar

Modern America is in the midst of a sugar-consumption epidemic. Excess calories in the form of sugar—devoid of real nutrition—leads to serious and lasting health consequences. Diabetes and prediabetes now affect nearly half of the U.S. population, making this one of the greatest health threats we face today. Maintaining healthy blood sugar levels helps prevent complications such as nerve damage, kidney disease, and vision problems. It also reduces the risk of heart disease and stroke. Stable blood sugar supports consistent energy levels throughout the day, preventing fatigue and irritability, and contributes to overall well-being—including better mental health and lower risk of infections. To qualify for the 10% discount, members must not be diabetic and must maintain an A1C of 6 or lower.

Healthy Cholesterol

Maintaining healthy cholesterol levels and ratios is essential for overall health. Cholesterol plays a vital role in the body—it is needed for the production of important hormones such as estrogen, testosterone, and cortisol. It also aids in the formation of bile acids, which are necessary for digesting and absorbing dietary fats. However, abnormally high levels of cholesterol can lead to the buildup of plaque in the arteries, narrowing them and restricting blood flow. When inflammation is also present, the effect is magnified, further reducing circulation throughout the body. To qualify for the 10% discount, LDL cholesterol (the "bad" cholesterol) must be 130 or less, and the HDL cholesterol (the "good" cholesterol) must be 45 or higher.

Avoiding Chronic Conditions

Chronic conditions are the leading drivers of healthcare costs. According to the Centers for Disease Control and Prevention, 90% of our healthcare dollars go to the care of chronic illnesses.

To encourage preventive health, the following conditions will disqualify a member from receiving the discount.

- Heart disease and stroke
- Arthritis
- Cancer
- Dementia
- Chronic obstructive pulmonary disease and asthma
- Depression, bipolar, and anxiety
- Osteoporosis and hip fractures
- Tobacco use or vaping

In addition, *any* chronic condition for which *Brotherhood* shares \$5,000 or more annually will disqualify the member from the 10% discount.

How the 10% discount works

1. **Obtain the Annual Health History Form**
Request the *Annual Health History Form* by calling, faxing, or emailing.
2. **Complete the Annual Health History Form**
Schedule an annual wellness visit with your family doctor. During the visit your family doctor will complete the form and order any necessary blood tests.
3. **Submit the Completed Form**
Send the completed *Annual Health History Form* to *Brotherhood* for review.
4. **Receive Qualification Notification**
Brotherhood will notify you whether you qualify for the 10% discount.
5. **Discount Approval**
If approved, the 10% discount will be applied to the following four quarters' contribution rate.
6. **Ongoing Qualification Review**
If the costs of chronic conditions not disclosed on the *Annual Health History Form* exceed \$5,000 during the discount year, you will be notified and the discount will be canceled.
7. **Individual Qualification**
The discount applies to each member individually. If one spouse does not qualify, it does not affect the other spouse's eligibility.

Meet Samuel Stoltzfus Office Manager at Brotherhood

Samuel Stoltzfus was born in Indiana and grew up moving among Virginia, Texas, and Pennsylvania. The oldest of four children, he's always carried a strong sense of responsibility. In the summer of 2020, Samuel married Karen Nolt, and today they're raising two children, ages four and two.

Over the years, Samuel has worn various hats—construction worker, shed salesman, schoolteacher, and most recently, part of the team at Countryside Propane, where he served in a variety of roles including sales and accounting.

Formative Years and Life Experience

After high school, Samuel spent a term at Sharon Mennonite Bible Institute, followed by two years at Faith Builders in the Christian Ministry Program. Both he and Karen graduated in 2015. A year later, a phone call from Texas opened the door to teaching at Lott Mennonite School. With just six weeks until the start of school, Samuel attended Teacher's Week at Faith Builders and headed south to quickly prepare for the term. What began as a step of faith turned into a three-year chapter of meaningful teaching and connection.

In late 2018, Samuel and Karen began dating, and after finishing that school year, he moved to Pennsylvania to continue their relationship in person. They were married on June 27, 2020.

In April 2021, Samuel and Karen welcomed their first child, Tevye, into the world far earlier than expected—at just 25 weeks. Weighing only 1 lb. 12 oz., Tevye spent almost three and a half long months in Hershey Medical Center's NICU. Those days were filled with heartache, confusion, and tears. Tevye eventually came home on oxygen and medication, and though there was another hospital stay that first winter, he grew into a healthy little boy. With God's blessing and natural solutions, they were able to keep him healthy and get him off all his medications.

In early 2023, the family took a short-term mission trip to Guatemala. Though Karen was expecting their second child, their doctor gave the green light to go. Not long after they arrived, however, Tevye became gravely ill. The lack of adequate medical care turned a serious situation into a life-threatening emergency. A medical flight was arranged with Global Jetcare, and Tevye was flown out of the country. The team diverted to Miami for emergency care, where he stayed for six weeks before he was stable enough to be flown to Hershey. After several more weeks, he was strong enough to come home again. This extended hospital journey profoundly shaped their family. On one hand, it deepened their appreciation for life-sustaining care; on the other, the uncertainties and pain of the experience required time to heal.

Finding His Way to Brotherhood

Looking back, it's clear the Lord was at work in all these chapters. The new role at *Brotherhood* feels like a redemptive thread tying it all together.



Samuel wasn't looking for a new job when Merle reached out to him. But as they talked, it became clear that each piece of his life experiences—teaching, sales, and accounting—prepared him. Even their medical journey and the natural solutions they found because of it equipped him uniquely for this role.

Samuel's Role at Brotherhood

As Office Manager, Samuel brings his calm presence, thoughtful organization, and heart for people to a wide range of responsibilities:

- Helping with member communication and signups
- Managing the Complete Guidelines
- Overseeing educational content and newsletter publications
- Coordinating software development projects
- Managing office systems and equipment
- Overseeing accounting tasks and record keeping

Looking Ahead

Samuel sees exciting opportunities ahead. As *Brotherhood* grows, he hopes to become more involved in accounting and software development, two areas where he finds great satisfaction. Though he doesn't write software code yet, he enjoys designing Excel tools and crafting practical solutions to everyday problems.

At heart, Samuel is still a teacher. He looks forward to contributing to *Brotherhood's* educational mission—helping others understand the Plan, make informed choices, and embrace healthy lifestyles. He enjoys public speaking and anticipates assisting with teaching and educating members on health-share related topics.

Having learned through the ups and downs of his own medical experience with his son, Tevye, Samuel is deeply grateful for the opportunity to bring those lessons to his work at *Brotherhood*. The energy of a growing organization, the camaraderie of the team, and the chance to serve others through his gifts all give him excitement for what lies ahead.



Drexii Pharmacy

Anabaptist Brotherhood has partnered with Drexii Pharmacy to provide members with significant savings. With Drexii, members have nationwide access to drugs from virtually all the major pharmacy chains and will save approximately 20% compared to traditional pharmacy discount cards or paying cash. Drexii aligns with *Brotherhood's* value of transparent pricing, honest disclosure, and trustworthy relationships. As their website states, "*Honesty isn't just the best policy. It's the only policy!*"

In addition to savings, Drexii offers pharmacy expertise, consultation on thousands of medications, to assist our members' understanding of the world of medical pharmaceuticals. This includes finding cost-effective solutions by using generics or international purchasing options or assisting members in purchasing specialty drugs directly from manufacturers.

Free Subscription to Our Health Magazine

Brotherhood is committed to bringing practical, biblically grounded health education directly to its members. As part of this commitment, members receive a complimentary subscription to *Our Health*, a quarterly magazine published by Anabaptist Health Ministries. This magazine reaches over 11,000 subscribers. Andrew Headings from Gleason, Wisconsin is the chief editor of the magazine.

Our Health is a natural fit with *Brotherhood's* vision. Its mission is:

- to provide common sense health education to the conservative Christian community.
- to provide this education in language that is accessible to everyone.
- to do so within the context of a Biblical worldview.
- to inspire action that results in health and wellbeing.

We are pleased to partner with *Our Health* to offer our members this one-of-a-kind magazine, focused on accessible and practical health information.

In 1948, Richard M. Weaver wrote a book called *Ideas Have Consequences*. While Weaver's book was not about health, the title alone prompts deep reflection. Our health—or the lack of it—is often a direct result of our habits. Habits, unless completely subconscious, stem from what we believe about health. Too often, our health routines are not based on carefully considered ideas. We may eat, drink, and care for our bodies with little understanding of Biblical and biological truth. Yet the consequences remain: our ideas—or the absence of them—shape our physical well-being. The Biblical principle of sowing and reaping is especially true in our health choices. Nothing will control the cost of our healthcare more than knowing and living out true and informed ideas about healthy living. *Brotherhood* is working hard to reduce the cost of healthcare with innovative means: reference-based pricing, prescription savings, and cost-effective Durable Medical Equipment, to name a few. But winning the marathon of health isn't measured by percentage savings. Winning this race is ultimately about knowing the truth (ideas) about what builds a healthy body—and living it!

How It Works

1. **Present Your Member ID Card**
On the bottom right corner of your Member ID card, you'll find the Drexii number to present at your local pharmacy. (See image on next page for reference.) To ensure eligibility for reimbursement, members must present this card at the time of purchase.
2. **Pay for the Medications**
To receive the savings, members must pay for the medications at the time of purchase. *Brotherhood* will receive a report from Drexii regarding your purchase, but members will need to send in their pharmacy receipt to *Brotherhood* for reimbursement.
3. **Reimbursement for Eligible Purchases**
If the expense is eligible for sharing, and the member's Annual Unshared Amount (AUA) is met, *Brotherhood* will reimburse the member for pharmacy purchases.

Shopping for Prescriptions

With internet access, Drexii's website (drexii.com) allows members to search for the best prices at local pharmacies. By entering your prescription information, Drexii will show you a list of nearby pharmacies, and their prices for your medication, offering pricing transparency in your drug shopping.

Mail Order

If you prefer, Drexii offers mail-order service for medications delivered directly to your door. Simply call (844-728-3479) or visit their website to place an order, and don't forget to provide your Member ID number and Drexii Pharmacy number.

No Extra Cost to Members

The cost of Drexii's services is already built into the member's quarterly contribution rate, there is no additional cost to you. The savings with Drexii is just one of the many initiatives *Brotherhood* has implemented to ensure healthcare remains affordable and fair for our members.



Your Member ID Card: A Symbol of “Caring for Our Own”

Upon enrollment, members will receive a Member ID card to present to providers at the time of service. While we are currently issuing temporary cards printed on cardstock, official vinyl ID cards will be produced and mailed to members soon.

The Member ID card is designed to make your experience smoother, more affordable, and more connected.

It serves the following purposes:

The diagram shows a sample Member ID Card with callouts explaining its features and purposes:

- Establishes brand awareness and credibility with providers** (Callout pointing to the Anabaptist Brotherhood logo and tagline).
- Streamlines bill processing with electronic Payer ID** (Callout pointing to the Payer ID and address information).
- Contains the Member ID number** (Callout pointing to the Household ID: DOEJO-001).
- Gives members better pricing for prescriptions through Drex** (Callout pointing to the Drex logo and Bin/PCN/Group information).
- Clarifies that the member is uninsured but part of a viable health sharing ministry** (Callout pointing to the disclaimer: "Anabaptist Brotherhood is not insurance. See back for details.")
- Specifies that bills are negotiated directly rather than using preset Preferred Provider Organization (PPO) network discounts** (Callout pointing to the terms and conditions section).
- Explains how to verify member eligibility through the electronic Data Interchange (EDI)** (Callout pointing to the terms and conditions section).
- Explains the ethical framework of our payment process** (Callout pointing to the terms and conditions section).
- Provides contact information** (Callout pointing to the contact details at the bottom of the card).

REMINDERS for our Members

Quarterly Contributions are due at the beginning of each quarter.

Quarterly Contribution		
	Under 65	Over 65
Individual	\$500	\$750
Family	\$1000	\$1,500

Currently, **paying by check** is the only method. Options for credit and ACH payments will be available soon.

Brotherhood will not be sending out invoices for Quarterly Contributions or Annual Alms Contributions. Members are expected to submit payments on schedule without reminders.

Annual Alms Contributions are due each year on November 1.

Annual Alms Contribution	
Income Tiers	Rate
\$1-25,000	\$225
\$25,001-\$50,000	\$450
\$50,001-\$75,000	\$675
\$75,001-\$100,000	\$1,025
\$100,001-\$150,000	\$2,250
\$150,001-\$200,000	\$3,150
\$200,001 and above	\$4,050

Anabaptist Brotherhood

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Newsletter

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Anabaptist Brotherhood

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By this shall all men know that ye are my
disciples, if ye have love one to another.
John 13:35

Startup Cost

There are significant costs related to building the infrastructure of *Brotherhood's* unique reference-based pricing approach to medical bill negotiation. We are seeking donations to cover the one-time infrastructure costs. We have already received generous gifts of \$105,000 toward these startup expenses. We are in need of \$185,000 of additional funding to cover startup costs. Would you consider a one-time gift to help fund these startup costs for *Anabaptist Brotherhood*? The organization is a 501(c)(3) non-profit entity and donations will receive a tax-deductible receipt.

Make contributions to:
Anabaptist Brotherhood
P.O. Box 144 Guys Mills, PA 16327

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