

Christian Health Aid Newsletter

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Online Tools to Help Manage Health Care Costs

From time to time we become aware of different programs or websites that offer services that may be of value to our members. We are sharing a couple of them that we have found helpful.

◆ Needymeds.org

This website is designed to direct you to programs that can help you save money on medicine or in some instances receive it free of charge when you have little or no insurance to cover it.

Begin by entering your drug name in the search box. The website will show you if there are *Patient Assistance Programs (PAPS)*, *\$4 Generics*, *Coupons or Rebates*, or *Copay Cards* available for your medication.

For many of these programs, links are provided which you

can follow to download and print applications and information pages. Prescriptions from your doctor will be required and many of the programs require that your doctor submit the application on your behalf. Most physicians are happy to comply.

Eligibility for most of these programs depends on your income and household size and some of them require you to submit proof of income. Based on these factors, some of our members have received expensive medications free of charge.

◆ MDSave.com

Think of this as a place to shop for package deals at reduced prices for many medical procedures ranging from common lab tests to double hip replacement surgery.

This service may be especially helpful to those who are on Diamond or Emerald Care and are private paying their bills and then submitting them to CHA for sharing.

The prices listed on this website are package prices. For a surgery this typically includes the facility, physician, anesthesiology, and pathology fees. No more trying to settle bills with a half dozen places for people you never even realized had been involved in your care!

To use this service, you enter your zip code, then search for the procedure you need to find the availability of the service near you (or farther away if you wish to obtain the best price). After selecting the procedure and provider you wish to use, you purchase the package deal online using a credit card.

Following this, you will receive a voucher via email which gives you contact information for the provider. The provider you have chosen also receives an email informing them that you have purchased a service from them, allowing you to get in contact and schedule your procedure.

The provider will usually need doctor's orders from your physician to proceed with the procedure.

There are over 100 providers who participate in this service

and over 750 procedures available, with more being added all the time.

A member recently used this service for a colonoscopy and by driving a few hours from home was able to reduce the cost from approximately \$5,000 they would have paid locally to just \$1,200.

Facilities are able to charge less because the fees are all paid in advance and they don't have to bother with any billing or collection. Many of these providers are also specialty centers where they perform many of the same procedures, thereby reducing cost.

These programs will not work for all people or situations but we hope they can be of use to someone. Please feel free to share your tips with us as well!

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BROTHER-TO-BROTHER PAGE

\$13,000 of charges were left to pay for hospitalization for a newborn who was born with persistent pulmonary hypertension.

A youth serving in a voluntary service unit incurred medical bills while in service. Their share of the bills remaining to pay when they returned home was \$1,300.

A heart patient had bills of over \$55,000 to pay. After letters were sent out, there was still a remaining balance due of \$14,000.

A member requested help with \$2,500 of alternative treatments which seemed the only way to resolve issues from medication induced health problems.

Remember that this is only a sampling of your brothers and sisters needing help. God bless you for your unselfish giving!

Your donation to the Brother-to-Brother fund can make a difference for members who are struggling with needs that are not met by the normal sharing program.

We appreciate you giving your confidence to the Board of Directors to decide how to disburse the donations received for the various needs published on this page. Please do not specify a particular need on your donation check as we may not be able to honor the request depending on the response received. Please make your donation check payable to

CHA Brother to Brother Fund and mail it to PO Box 336, Montezuma, KS 67867

From the Children's Adoption Aid Department

Dear CAA, To all it may concern, we, Anthony and Lavae Unruh, wish to express our gratitude for the gift of money we received for help in paying for adoption expenses. In our original letter I mentioned that we were involved in another adoption situation and we are thrilled to say that on April 3rd Jasmyne Kate was born and the adoption has proceeded very smoothly. It would be our desire to pay back in some way. Again, thank you so much and may God bless you all!



**KEEPING YOU
IN THE LOOP**

EXPANDED OFFICE HOURS

Our office is now open over the noon hour. Office hours are from 8:00 am to 5:00 pm Monday through Friday.

ANNUAL AUDIT COMPLETED

In order to comply with the regulations to maintain our status as a registered health care sharing ministry under the Affordable Care Act, Christian Health Aid is audited annually by an independent firm. The audit for 2017 has been completed. Audit results are available to the public upon request at any time.

Thank You Notes

CHA—We'd like to say a special "Thank You" to the board for considering and then offering to the hospital a payment to take care of our outstanding bill. We were not expecting this and are very grateful to you all for that.

May God bless you!

Dan & Evelyn Hochstetler

Thank you for your extra help you gave us towards our son's hospital bills! We really appreciate it!
Name withheld by request

I just wanted to give you a heartfelt thank you for the money you sent me for my hospital bills. I don't feel like I deserve it.

God bless you.

Sincerely,
Justin Schneider

Dear Church Family and Friends with CHA, Thank you! very much for all the help you offered us when I had back surgery done in February! I feel like my surgery was successful and am thankful every day for better spine health, God's Healing Hand, and once again your generous donation. Without your help this would not have been possible!! Sometimes God answers our prayers through special people like you.

Thank you so much.
Your unworthy servants,
With Love and Prayers
John and Amanda Swarey

Dear CHA, We want to thank you for your added help you have given us for our medical bills. The amount was much more than we ever expected, it was so much appreciated. Thank you again, and may God bless you.
Sincerely, Greg Koehns

We certainly want to express our appreciation for the recent help with last years medical procedure in which we still owed a substantial amount. With the funds given we were able to negotiate a payoff with two of our medical debts which amounted to an even greater savings than the amount given to us. Thank you for this gift!
TK & Donna Giesbrecht

To the Brother to Brother Sharing Program, Thank you so much for the monetary gift I received to pay my medical bill. It was so appreciated and helped to lighten my load. May God richly bless all the contributors.
Sincerely, Regina Stutzman

We are writing in regard to the generous donation for our daughter's therapy that we received recently. We were so very thankful for that help and feel very indebted to the brethren who made that possible. It is a real relief to have that bill taken care of. "Thank you" seems feeble, but thank you very much and may God bless those who made this possible.

Name withheld by request

Dear CHA, I just want to say thank you from the bottom of my heart for helping us with my extra medical bills from last year. May the Lord bless you!
Name withheld by request

A sincere thank you for the generous gift I received for medical expenses incurred with my wife Becky's illness. It has been a very big help in bringing closure to medical obligations.
God bless you!
Sincerely, Dilwyn Becker

Thank you so very much for the donation we received. It was really appreciated!
Kirby & Shannon Isaac

Many, many thanks! for your generous gift in helping us with our medical bill.
Myron & Effie Nightingale

Dear CHA—Thanks so much for what you have done!
Love Steve Unruhs and Shelly

All Thank You notes are printed with permission from the sender.

SHARE ASSISTANCE FUND

For families who cannot afford their monthly shares to be a part of CHA -

There is help available!

Please visit with your local deacon about getting enrolled in the Share Assistance program to help you with your monthly shares.

For those who have extra to share, your donation to the Share Assistance Fund can make a difference for members who are struggling to pay their monthly shares.

Please make your donation check payable to

CHA Share Assistance Fund

and mail it to

PO Box 336, Montezuma, KS 67867

A PEEP BEHIND THE SCENES

We have been 'holding our breath' to see how the new CHA plans we offered this year will work out financially. While it's too early to tell how the whole year will turn out, here are net profit and loss figures for the first half of the year. Expect profits to be less the second half of the year as more members satisfy their Annual Member Responsibility and more bills are eligible for sharing.

Traditional Plan	\$517,663
Missionary Plan	-\$27,880
Emerald Care	\$2,196
Emerald Care with ExtenCare	\$16,714
Diamond Care	\$34,976
Diamond Care with ExtenCare	-\$176,170

The Aid Plans

...sharing makes a difference...

301 S Fry St
PO Box 336
Montezuma, KS 67867

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E-mail: cha@theaidplans.us

Bear ye one another's burdens, and so fulfil the law of Christ. Galatians 6:2

Visit our new website at
theaidplans.us/cha

Email & Fax Directory

<u>Dept.</u>	<u>Email address</u>	<u>Fax</u>
BAA	baa@ucom.net	888-977-8823
CHA Membership	cha@theaidplans.us	888-977-8825
CHA Medical Bills	chabills@ucom.net	888-977-8826
CHA (physical fax)		620-846-7751
MUA	mua@ucom.net	888-977-8819
Office Manager	aidplans@ucom.net	888-456-0671
General (physical fax)		620-846-2290