



Christian Health Aid Newsletter

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

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Important Changes for 2026

Last year CHA launched our new foursome of programs which replaced the former Emerald Care, Diamond Care, and Traditional Care. Operationally, these programs have worked well, relieving many of our members of the paperwork burden of private paying their bills and then submitting them to CHA for sharing.

In 2024 we shared approximately \$4 million more in medical bills than what we received in monthly contributions from our members. This year's projections indicate that the year will likely end up very similar to last year.

While it is a tremendous blessing to facilitate this sharing among you, and you as our members are no doubt grateful for the dollars that were shared with you, it is obvious that we cannot continue to operate that way long-term. Fortunately, we had cash reserves to cover the deficit for these two years.

We regret that with the best of our projections we were not able to predict how these programs would work in real life. While Programs One, Two, and Three seem viable if some adjustments are made going forward, Program Four has proved to be unsustainable.

Our board of directors was together recently and gave prayerful consideration to the future of CHA. Realizing that if CHA is to continue to be available to serve the brotherhood, after considering numerous options, they adopted the following changes which will go into effect January 1, 2026.

- Program Four will be discontinued (We don't see it as a failure, but as good education as to what works and what doesn't.)
- Program Two's payout percentage will be reduced from 80% to 75%.
- Program Three's Annual Member Responsibility (AMR) will be increased to \$1,500 per person per year with a maximum Annual Family Responsibility (AFR) of \$3,000 per year.
- New memberships will all begin on the first day of the following month or a desired future month (no retroactive membership).
- New memberships will be subject to a 60-day waiting period unless one of the exceptions listed below applies. *
- Pre-existing pregnancies when joining CHA will not be shareable unless one of the exceptions listed below applies. *
- New memberships in the Vision Program will be subject to a one year waiting period unless one of the exceptions listed below applies. *
- New memberships in the Dental Program will be subject to a one year waiting period unless one of the exceptions listed below applies. *
- Orthodontics will be subject to a \$400 AMR in addition to the regular \$150 dental program AMR.
- Oral surgical procedures will be subject to a \$400 AMR in addition to the regular \$150 dental program AMR.
- Contribution rates will increase per the chart found on page 3 of this newsletter.

**Exceptions to waiting periods and pre-existing pregnancies:*

- ♦ New church members (those who have just been baptized or reaccepted) if the membership is applied for within 30 days of said event.
- ♦ Returning mission workers if the membership is applied for within 30 days of returning home.
- ♦ Newly married couples if the membership is applied for within 30 days of the wedding date.
- ♦ Those who apply for CHA within 30 days of leaving employer-provided coverage/insurance. (Waiting period & pre-existing clauses apply to OB, dental, and vision unless prior coverage included similar (or at least equal value) benefits for those services.)
- ♦ Those who apply for CHA within 30 days of losing State Aid.
- ♦ Those entering the US to live (temporarily or permanently) if the membership is applied for within 30 days of entering the US.

By now you may be thinking, “That’s a LOT of changes!” And it’s true. We want you to know that it is painful for us to convey this message to you. We do not enjoy implementing these changes any more than you enjoy receiving them. We possess no magic powers; we have no money other than that which you contribute; we pledge ourselves to make the best possible use of your dollars in order to fulfill, to the best of our ability, the injunction in Galatians to *Bear ye one another’s burdens*.

Some have gone elsewhere for medical coverage. While that is your privilege, we wish to leave just a

few words of caution if you consider doing that. With medical costs on the rise and government subsidies for Affordable Care premiums coming to a close, it is reported that some large health insurance companies’ rates are going up over 20% for 2026, with many of them already being much more expensive than CHA and already carrying much higher deductibles. If you are leaving CHA because it is too expensive, you may also be disappointed in the alternatives.

While we are not here to blackmail anyone, another caution we would like to leave when considering other coverage is that we continually hear stories of other healthcare sharing ministries who are failing to deliver. Some of them are so loosely structured so as to only share on medical bills if and when they have sufficient funds, which may be long after your bills are due. Some refuse claims if the provider has waited too long to send you the bill and it has passed a specified time period. Some appear to simply pick and choose bills at random to share on with no explanation to the members as to which are shared and which are not. Be aware of what the limitations and loopholes are. In all fairness, we acknowledge that we also hear of those who are very satisfied with other healthcare sharing ministries.

At CHA you will always be dealing with your brothers and sisters; you will always have a very specific list of shareable and non-shareable items; the funds are available ahead of time; and we are more than happy to work with your medical providers. Best of all, if you never need to use the plan, you are helping bear your brothers’ and sisters’ burdens!

A Few Reminders

Some members are still in doubt whether they should show their CHA card to their providers. The answer is Yes! Make sure you show your card to ALL of your providers. If they refuse to accept it, make sure you point out our EDI number (on the back side of the card) and tell them that we now accept bills electronically. Often this will convince otherwise hesitant providers. Ask them to call our office to discuss how bills are submitted if they are hesitant.

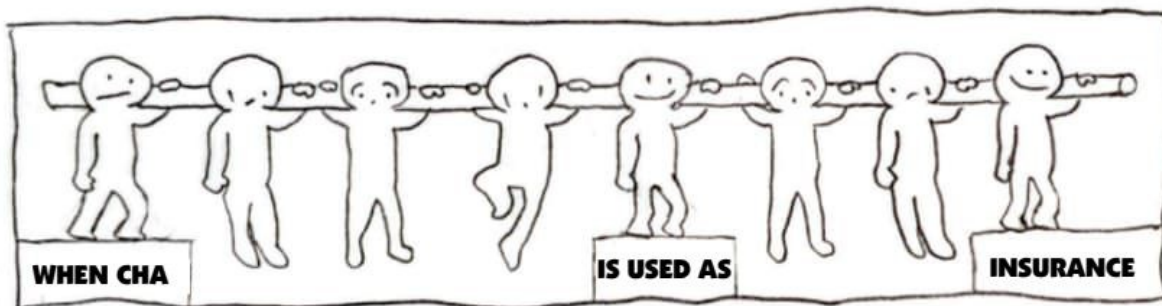
Make sure your health care provider has submitted your bill to CHA and CHA has processed it before

paying your portion of the bill. It is very helpful if you save your Summaries of Sharing that you receive from CHA to match up with the bills from your healthcare providers to make sure CHA has received and processed your bills.

If your provider refuses to bill CHA, you must ask for a self-pay discount before paying the bill, rather than just paying the original billed amount.

CHA will need record of the original amount billed, any discounts given, and the actual amount you paid for the services, as well as the description of services.

This Is Why We Support CHA!



Christian Health Aid is not insurance. It is a plan to help our brothers and sisters with their medical expenses, whether it be long-term illnesses, accidents, or regular doctor's visits.

When I think of and use CHA as insurance, I am weakening the program. If all of us were to use it this way for long enough, it would lead to the eventual failure of CHA. As I look into my own heart, do I have a desire to help others? We all appreciate help when misfortune comes our way. Sometimes I feel I cannot afford CHA, but will the Lord not bless me if I share my last two mites for His work?

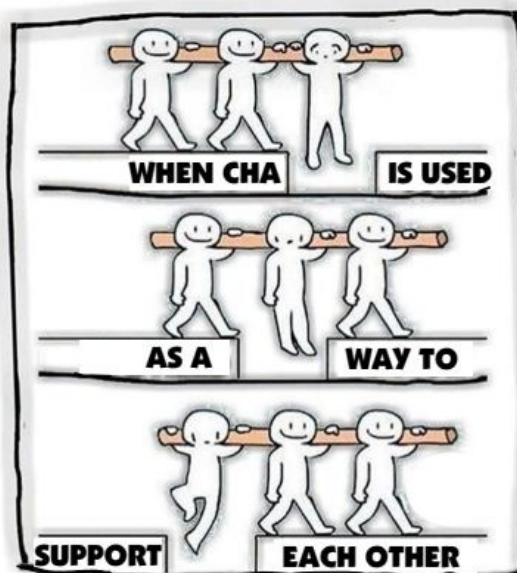
Do I feel that I am entitled to the maximum monetary assistance with my medical bills for the minimum possible investment? Do I stop to consider that the money paid out for my bills was paid into CHA by my brothers and sisters, possibly some of whom can barely afford to pay their shares?

Am I entitled to receive, or am I willing to share? Let us not forget that all we have has been given to us in the first place. We are but stewards of what the Lord has put into our hands.

As we have therefore opportunity, let us do good to all men, especially unto them who are of the household of faith. Galatians 6:10

-Submitted

The editor thanks the author



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