



Christian Health Aid Newsletter



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NEGOTIATING HEALTH CARE PRICING “BEFORE THE FACT”

A friendly reminder to our members:

Our repricing team typically works to reduce the cost of our medical bills after a patient has been seen by a physician; however, they are also able to negotiate the cost of the service with the provider before the service has occurred. The typical bill flow is that the member is sick and schedules an appointment with his or her physician. The member is then treated by the physician, and a medical bill is generated by the physician's office and mailed to Christian Health Aid. Our repricing team then reviews the bill to make sure it was

coded correctly by the physician and to review the charges of the bill. Our repricing team uses analytics and pricing benchmarks to establish what a fair payment should be based off of what codes were used to treat the member. Our repricing team then contacts the provider's office and negotiates a fair payment. Once a fair payment is agreed upon, a contract is signed by the provider with the new terms.

Often, when our repricing team reaches out to a provider before a service is rendered, we can negotiate a fairer price by reviewing the planned treatment of care,

the list of codes that will be used, and most importantly what the provider will be charging for each code. On average, when a pricing agreement is reached beforehand, we're able to save 64% of the expected billed amount by obtaining written sign off from the provider agreeing to a reduced rate. Providers frequently prefer that we attempt to reach an agreement before the service because they can be assured of how they will be paid. It is much easier for our repricing team to work with providers before a service is rendered than it is afterward.

If you're planning to schedule a medical service and you know which physician you'll be seeing, please let us know beforehand. You can reach us by telephone at (620) 846-2286 or by e-mail at cha@ucom.net. Our repricing team will reach out to the provider and attempt to settle upon a fair rate before your appointment. We realize that not all medical care and treatment can be planned, but for surgical visits or long term treatment of care, this preservice negotiating is very effective in obtaining a fair price for the provider, patient, and Christian Health Aid.



HELP WANTED!!!

We have an immediate opening for a brother to work in our office to begin training to manage the Mennonite Union Aid department when our current MUA Department Manager retires. Duties include data entry to maintain policies; fielding phone calls from district secretaries, members, and finance companies; paying losses; and general accounting responsibilities such as billing, receipts, and bank reconciliations. The applicant needs to enjoy working with people and have good public relations skills. Basic computer and bookkeeping skills will be an advantage, but we are willing to train the right person. Benefits include a negotiable starting wage, CHA shares paid for the employee and his family, paid time off, and a rewarding position helping your brethren while working in a pleasant atmosphere with approximately fifteen other brothers and sisters. We are willing to help pay relocation costs for the right brother. For more information or to request an application, please contact Kevin Enszt at the Aid Plan Office at 620-846-2288 ext 105 or email aidplans@ucom.net.

BROTHER-TO-BROTHER PAGE

A member family has a child with cancer and a parent with other health complications, recently leaving them with outstanding medical bills of nearly \$24,000 after the congregation contributed nearly \$10,000.

Another member family was left with \$5,000 owed to the hospital after paying many smaller medical bills themselves while struggling through the set-back of an occupation change.

When the misfortune of an accident and the blessing of a new baby happen in the same case year, it's easy to exceed CHA's maximum benefit limit, which can leave a family with a lot of financial stress. This recently happened, leaving a member family with nearly \$15,000 in unpaid medical bills.

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 Children's Adoption Aid,
We want to say thank-you! Thank-you for all the financial aid you have given us in the adoption of our 3 precious little girls these past 2 1/2 years.*

Without this aid plan and our friends help it would have been hard financially for us to make it work. Now we have a family and our little girls can all grow up together! Thank you again from the bottom of our hearts!

Love Drew & Amber Ratzlaff



KEEPING YOU IN THE LOOP

Plan Changes for 2019

In order to help each plan carry itself financially, there will be a few adjustments made for 2019

- Dental Plan shares will increase to \$20 per person per month.
- Diamond Care shares will increase to \$162 per unit per month.
- Diamond Care Annual Member Responsibility will increase to \$1,000 per person.
- Subsequent incidents after satisfying AMR for Diamond Care members will need to exceed \$1,000 to qualify for sharing
- All other plans remain the same.



A LETTER TO OUR DIAMOND CARE AND EMERALD CARE MEMBERS ABOUT WORKING WITH YOUR MEDICAL PROVIDERS

Dear CHA Member,

We are nearing the end of our first year of working with the Diamond Care and Emerald Care plans. There have been some challenges and we appreciate your help in working through them. Following are some ways we have found to make the plans work better for all involved.

- It is important that your health care provider knows that you are a member of CHA and that they understand how the plan works. With the launching of Diamond Care and Emerald Care this has become more important than ever since these plans are handled somewhat differently than the Traditional plan. This change can be difficult for your provider to work through.
- For Diamond Care and Emerald Care members, it is VERY important that you show your CHA card to your providers even though you will be the one paying them for their services. Your card will explain to them that even though you are technically a self-pay patient, you will be receiving help from a health care sharing ministry. It can be misleading to a provider and even appear to be dishonest when they find out later that a self-pay patient will be receiving compensation for their services. We want to maintain a good, open, working relationship with the providers.
- Be sure to tell your provider that CHA is not insurance and ask them to send the bill to you. Also make sure to request and receive a detailed bill that shows diagnosis and procedure codes. This tells us why you went to the doctor and what services were performed. This information is necessary for CHA to be able to process and share your bill.
- CHA assists our members in getting pricing that is fair for all involved, including the provider, you as a member, and CHA. In order to accomplish this the provider may be contacted by our repricing team.
- If your provider still has questions after reading the back side of your CHA card, you may point them to our website or invite them to give us a call. You may also give them a copy of our "Letter to Providers" which can be found on our website.
- Make sure to pay your medical providers as soon as you receive payment from CHA. Prompt payment is one of the best ways of getting nice discounts.

Thanks again for your support and cooperation!

The CHA Staff

Dear CHA, We wish to sincerely thank you so very much for the gift of money that you gave our deacon to give to us. We paid off our hospital bill with it and only owe a trifle amount on the rehab bill. We never expected it! Thanks again!
Love, Elgin & Bonnie Schmidt

*Thank You
Notes*

Dear CHA
God has provided through you! Thank you so much for the help for our dentist bill.
Leon & Martha Koehn

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

Did you ever wonder why hospital costs are so high? While we don't have the whole answer, here are a couple of things that drive hospital costs up for members of CHA.

Large insurance companies establish contracts with hospitals either privately or through PPO networks so they have established prices of what they will pay for each and every medical procedure, thus limiting their cost. CHA does not have that type of contract, so when a provider sees a non-contracted payer, they often charge list prices which are much higher than what insurance companies pay.

Hospitals typically are able to collect only 17% of the dollars they bill out as patient responsibility. Because of the high percentage of uncollected debts, they tend to raise prices when they bill non-contracted payers such as CHA, hoping to recover some of those lost dollars elsewhere.

These are a couple of the reasons why our review and repricing department is so vitally important to the health of CHA!

The Aid Plans

...sharing makes a difference...

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

Visit our new website at
theaidplans.us/cha

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<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
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CHA (physical fax)		620-846-7751
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Office Manager	aidplans@ucom.net	888-456-0671
General (physical fax)		620-846-2290