



Important Changes for 2027

Waiting periods and exceptions

- ***Grace period***

Previously, a member needed to apply for CHA membership within thirty days of any qualifying exception event to be accepted without a waiting period. This grace period has been lengthened to sixty days. For a list of waiting period exceptions, please refer to the CHA Guidelines Article 3 – C, found on our website.

- ***Newborns***

Babies must be entered into CHA within six months of birth, effective back to their date of birth, for nursery and subsequent medical bills to be eligible for sharing without a waiting period.

If enrollment of baby is received later than six months after birth, or if parents don't want to make the enrollment retroactive to the baby's date of birth, standard enrollment date and waiting period guidelines will apply.

- ***Dependents coming off a Market Place plan***

An exception to the waiting period is now granted for applicants who have been

covered under their parents' Market Place plan until age 26 and are now joining CHA, provided they apply within 60 days of termination of their Market Place coverage.

Repairs for prosthetics, orthotics, durable medical equipment, and assistive technology

For items in these categories of equipment that CHA has approved as shareable for the initial purchase, we will now also share on the cost of repairing this equipment. For a list of which equipment is shareable, please refer to the CHA Guidelines, Article 9, found on our website.

Diabetes supply benefits

In an effort to create greater equality between diabetics and those with other long-term illnesses, beginning January 1, 2027, the only prescription that qualifies for sharing under the diabetes supply program will be insulin. All other prescription medications that were previously included will no longer be included in the monthly diabetic supply benefit.

Self-injectable medications

Effective January 1, 2025, we broadened our sharing on injections to include all injections administered by a healthcare professional, (which by default still excludes self-administered injections).

In the ever-changing world of medicine, there are some medications where the initial dose(s) is required to be administered by a healthcare professional so the patient can

be supervised for reactions, but subsequent doses may be self-administered.

In cases where the initial dose(s) is required to be administered by a healthcare professional, 50% of the medication will continue to be eligible for sharing once the patient can administer the injections themselves, regardless of whether they are professionally administered or self-administered.

Watch for your 2027 Renewal Form the first part of October! The deadline for changes is December 1.



Our brother Luther Smith spent most of the last twenty years of his life serving the members of Christian Health Aid. He touched the lives of many CHA members and left a lasting legacy at the office that we treasure. It has been nearly a year since he left us, telling us the night before his passing, "I know I'm going to a place where my body can rest forever!"

A few months before his passing he shared a writing that he had composed some time earlier, saying that he wasn't sure why he was sharing it, but perhaps it could be useful somewhere. Below are a few excerpts from that writing that express the vision he carried for CHA that we continue to aspire to in our daily interactions at the office.

"In the world today, it seems some service-related businesses are moving toward placing their primary focus on financial gain and moving away from true customer service and solid win-win business relationships. In this environment Christian Health Aid stands out as one whose board, management, and staff realize that everyone they do business with is a customer whether they are a member or a provider. Knowing this we believe doing business with integrity and compassion has lasting benefits for everyone involved."

"Our members, especially in a time of need, must believe we sincerely care about them. They need reason to be confident that CHA will be a solid rock for them and not a weak structure that will fail them when the going gets tough. They will be certain of our care for them as we show them proof of it by sharing the load they carry that resulted from an injury or sickness."

"Christian Health Aid strives to make our members feel cared about in several ways, including but not limited to:

- *CHA guidelines including the items that are shareable are designed to address the needs of its members based on input from those members.*

- *The CHA board of directors has made it clear that in any situation as long as there are medical bills remaining their work is not complete. Especially if those bills are a burden to the member.*
- *The CHA staff and management are continually searching for and providing direction to the members trying to navigate through the process of planning for needed procedures and treatment and dealing with the resulting medical bills.*
- *Even in especially difficult or unusual circumstances, to leave a member with no help and no possible course of action is not an option.*

“If you are a member of the Church of God in Christ, Mennonite and you have not recently been a member of Christian Health Aid we invite you to look again. We might not have an answer to every question and situation that might arise but we would use our considerable resources and our desire to care for you to provide a place in the medical situations you might face where you can feel secure.



Brother-to-Brother Program

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.

If you would like to donate to this fund, you may add it to your monthly contribution or make a separate donation check payable to **CHA Brother-to-Brother Fund** and mail it to our office at the address shown below.

We appreciate you giving your confidence to the Board of Directors to decide how to disburse the donations received for the various needs presented. We are not able to honor requests for your donation to go to a particular need.

Your donations have recently helped with

An accumulation of \$19,000 of medical bills for a family that had multiple misfortunes over the last few years.

An elder who needed extensive dental work done which the dental program could not adequately supply.

A schoolteacher facing thousands of dollars of dental expenses.

Patient balances due of \$32,000 for a sister whose husband is not in the faith.

Medical bills of \$24,000 for an elderly couple who have exceeded the annual sharing limit several years in a row.

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CHA

Department	Email	Fax
Member Services	membersupport@cha.faith	888-977-8825
Medical Bills	bills@cha.faith	888-675-0192

Christian Health Aid

2027 Contributions & Limits

Medical Programs			
	Program 1	Program 2	Program 3
Annual Medical Bill Sharing Limit:	\$50,000	\$100,000	\$150,000
Medical Bill Sharing Percentage after AMR/AFR:	70%	75%	80%
Annual Member Responsibility (AMR)*:	\$5,000	\$2,500	\$1,500
Annual Family Responsibility (AFR)*:	\$10,000	\$5,000	\$3,000
Maximum Number of Contributions per Family:	6	6	6
*Those with Medicare A & B have half of the above-listed Annual Member Responsibility (AMR) and Annual Family Responsibility (AFR)			

Monthly Member Contributions							
Program 1			Program 2			Program 3	
Age	Monthly		Age	Monthly		Age	Monthly
0-14	\$64		0-14	\$94		0-14	\$117
15-19	\$90		15-19	\$132		15-19	\$164
20-24	\$101		20-24	\$148		20-24	\$183
25-29	\$139		25-29	\$203		25-29	\$253
30-34	\$150		30-34	\$220		30-34	\$273
35-39	\$157		35-39	\$231		35-39	\$286
40-44	\$161		40-44	\$235		40-44	\$292
45-49	\$164		45-49	\$241		45-49	\$297
50-54	\$210		50-54	\$308		50-54	\$381
55-59	\$241		55-59	\$354		55-59	\$439
60-64	\$302		60-64	\$442		60-64	\$548
65+	\$121		65+	\$177		65+	\$219

Contributions are based on each member's age as of their birthday during the year and remain the same for the entire year.

Optional Additions				
Dental			Vision	
Annual Bill Sharing Limit:	\$8,000		Annual Bill Sharing Limit:	\$1,000
Bill Sharing Percentage after AMR:	80%		Bill Sharing Percentage after AMR:	80%
Annual Member Responsibility (AMR):	\$150		Annual Member Responsibility (AMR):	\$150
Additional Surgery AMR:	\$400		Max Number of Contributions per Family:	6
Additional Orthodontic AMR:	\$400		Monthly Contribution per Person, All Ages*	\$18
Max Number of Contributions per Family:	6			
Monthly Contribution per Person, All Ages*	\$48			
*Children ages 3 and below can be exempt from Dental and Vision by request.				

Diabetic Supply Program	
No additional contributions to enroll - Not subject to the Annual Member Responsibility (AMR)	
Type 1 Diabetic Monthly Supply Sharing Limit:	\$400
Type 2 Diabetic Monthly Supply Sharing Limit:	\$200