

CHA Sharing Choices for 2020

#1—Traditional Sharing: As the name suggests, this is the sharing program that has been around for quite some time. In answer to the input through the years for help with all-around small to medium sized healthcare costs, the Traditional Sharing has the most extensive list of shareable items of any of CHA's sharing programs. Among other things, it includes help with well-patient checkups, diagnostic work, surgery, ambulance, emergency room, hospital stays, diabetic supplies, optional dental and vision assistance, etc. See *Overview of shareable and non-shareable items* for more details. Monthly share contributions vary by age, but are charged for each person in the family (except where there are 6 or more children). There is an Annual Member Responsibility (AMR) of \$1,000 per person with a maximum of \$2,000 per family. After this is satisfied, CHA shares bills at 80%, with the remaining 20% being the member's responsibility. This sharing program has a maximum shareable amount of \$40,000 per person per year, and the board of directors will continue to consider each case that exceeds this maximum and offer additional assistance where needed through the Brother-to-Brother Fund. Diabetic supply assistance as well as the optional Vision Sharing and Dental Sharing programs are available exclusively with the Traditional Sharing. As with all of the sharing programs offered through CHA, you remain personally responsible for your medical expenses. There is no guarantee that any medical expense you submit will be eligible for or receive any payment from sharing.

#2—Emerald Care Sharing: This sharing program is for those who prefer to handle their own health care costs for the most part, but would like to have some help in place for major health care expenses. As with all of the sharing programs offered through CHA, you remain personally responsible for your medical expenses. There is no guarantee that any medical expense you submit will be eligible for or receive any payment from sharing. The monthly sharing amount is \$50 per unit with a maximum of 3 units per household regardless of the number of family members enrolled. Members of the Emerald Care Sharing (ECS) will have an Incident Member Responsibility (IMR) of \$5,000 per incident, meaning they are personally responsible for the first \$5,000 of each incident before it is eligible for sharing. Because all sharing under ECS is on a "per incident" basis, all bills are handled as self-pay. This means the provider will bill the member, who will assemble all bills pertaining to the incident and submit them to CHA along with the appropriate documentation as per CHA Guidelines. Once the bill has been determined to be shareable by CHA staff, CHA's repricing team will negotiate an appropriate settlement with the provider. CHA will share 100% of the approved, negotiated charges after the member's IMR has been satisfied. Payment is usually issued to the member who may then negotiate their portion of the bill if desired and issue payment to the provider. ECS shares up to an annual limit of \$100,000 per person. There is a lifetime sharing limit of \$125,000 per illness. Because of the lower cost of ECS, there is a limited list of shareable items. See *Overview of shareable and non-shareable items*.

#3—Diamond Care Sharing: The Diamond Care Sharing (DCS) is for those who are willing to contribute a bit more than with ECS on a monthly basis and consequently are able to submit more items for sharing from DCS. Shares for DCS are \$177 per unit per month, with a maximum of 3 units per household. The DCS has an Annual Member Responsibility (AMR) of \$1,000 per person. Incidents must exceed \$1,000 to be eligible for sharing, even after the AMR has been satisfied. As with ECS, all bills are handled as self-pay and the member is responsible to submit the bills to the office for sharing along with the appropriate documentation, where a settlement will be negotiated by our repricing team. Bills are shared at 100% on DCS after the member's AMR has been satisfied. Payment is usually issued to the member who may then negotiate their portion of the bill and pay the provider. There is an annual limit of \$200,000 per person and a lifetime limit of \$125,000 per illness. See *Overview of shareable and non-shareable items* for more details about what is eligible for sharing.

As with all of the sharing programs offered through CHA, you remain personally responsible for your medical expenses. There is no guarantee that any medical expense you submit will be eligible for or receive any payment from sharing.

Both the Emerald Care Sharing and Diamond Care Sharing are offered with an optional companion sharing program called ExtenCare, which offers an additional \$100,000 sharing per year. The cost of ExtenCare is \$22 per unit per month in addition to the normal shares mentioned above.

Sharing Program Overview	<i>Traditional Sharing</i>	<i>Emerald Care Sharing (ECS)</i>	<i>Diamond Care Sharing (DCS)</i>
Share Pricing	Varies from \$67 to \$290 per person per month based on member's age	\$50 per unit per month with a maximum of 3 units or \$150 per household	\$177 per unit per month with a maximum of 3 units or \$531 per household
Member Responsibility	Annual Member Responsibility (AMR) of \$1,000 per person with maximum of \$2,000 per household per year	Incident Member Responsibility (IMR) of \$5,000 per incident	Annual Member Responsibility (AMR) of \$1,000 per person
Incident threshold to qualify for sharing	All approved bills are applied to AMR or shared as per CHA Guidelines	Incident must exceed \$5,000 to be eligible for sharing	Incident must exceed \$1,000 to be eligible for sharing even if AMR has already been satisfied
Submission of Medical Bills	Bills may be submitted to CHA directly by the provider, or may be sent to the member to submit to CHA with documentation	All bills are sent to the member, who will assemble bills for the incident & submit to CHA with proper documents	All bills are sent to the member, who will assemble bills for the incident & submit to CHA with proper documents
Handling of discounts	Discounts are taken off total amount billed before anything is applied to AMR or shared by CHA	Discounts are taken off total amount billed before anything is applied to IMR or shared by CHA	Discounts are taken off total amount billed before anything is applied to AMR or shared by CHA
Sharing percentage	80% after AMR is satisfied when primary; 100% of remaining bill when secondary to other coverage	100% after IMR is satisfied	100% after AMR is satisfied
Annual sharing limit	\$40,000 per person	\$100,000 per person (unless enrolled in ExtenCare)	\$200,000 per person (unless enrolled in ExtenCare)
Illness sharing limit	No lifetime limit or illness limit	Lifetime limit of \$125,000 per illness (unless enrolled in ExtenCare)	Lifetime limit of \$125,000 per illness (unless enrolled in ExtenCare)
Help beyond the sharing limits	Bills that exceed the \$40,000 limit are eligible for board review and further donations	An additional \$100,000 per person per year is available by participating in the ExtenCare companion program at an additional cost of \$22 per unit per month. To receive help from ExtenCare, you must be enrolled before the incident begins.	
Pre-existing clauses	No pre-existing clauses or waiting periods	Incidents for which you are receiving treatment (other than routine medication) when you join ECS or DCS (whether or not you have been a member of a different sharing program with CHA) will not be shareable (exclusion for returning missionaries). New incidents which begin after becoming a member will be shareable.	
Member Responsibility for Maternity Cases	OB bills are paid by case year based on the year in which the pregnancy begins with only one AMR and Annual Limit per pregnancy	Since each pregnancy is considered one incident, IMR of \$5,000 will apply to each pregnancy. (Only inpatient bills are eligible for sharing.)	OB bills will have a new Annual Member Responsibility each year, even when one pregnancy spans portions of two years.
Secondary to Other Assistance & Other Provisions	This sharing program is secondary to all other insurance or medical aid with the exception of state aid who is always the payer of last resort.	These sharing programs are secondary to all other types of coverage or financial assistance with the exception of state aid who is always the payer of last resort. If funds that are shared by CHA for the payment of medical bills are not used for this purpose, membership in the sharing program will be terminated.	

Overview of shareable and non-shareable items	<i>Traditional Sharing</i> All shareable items are applied to AMR and/or shared.	<i>Emerald Care Sharing</i> All shareable items are subject to being part of a qualifying incident.	<i>Diamond Care Sharing</i> All shareable items are subject to being part of a qualifying incident.
Shareable only means an item or expense is eligible for consideration to receive an allocation of the sharing resources. It does not guarantee any form of payment.			
Ambulance	Shareable	Not shareable	Shareable up to \$5,000
Anesthesia	Shareable	Shareable	Shareable
Assistant Surgeon	Shareable	Shareable	Shareable
Breast & Eye Prostheses	Shareable	Not Shareable	Shareable
Cataract Surgery	Shareable	Shareable	Shareable
Chemotherapy & Radiation	Shareable	Not shareable	Shareable
Chiropractic Care	Up to 12 manipulative treatments per year are shareable as well as procedures that would be shareable if performed by medical personnel	Not shareable	Not shareable
Consultations	Shareable	Shareable	Shareable
Critical Care Unit	Shareable	Shareable	Shareable
Delivery Room	Shareable	Shareable	Shareable
Dental Accidents	Shareable with limitations	Shareable with limitations	Shareable with limitations
Diabetic Supplies	Up to \$150/mo for non-insulin dependent, \$300/mo for insulin dependent, not subject to AMR or 80% limit	Not shareable	Not shareable
Diagnostic Testing	Shareable	Shareable	Shareable
Disc Decompression Therapy	Shareable	Not shareable	Not shareable
Durable Medical Equipment	Limited to apnea monitor, bili blanket, home infusion pump, insulin pump, CGM, nebulizer, orthotics	Not shareable	Limited to essential equipment with limit of \$5,000 per incident
Emergency Room	Shareable	Shareable	Shareable
Home Health	Up to 24 licensed personnel visits per year shareable	Not shareable	Up to 24 licensed personnel visits per year shareable
Hospice	Shareable	Not shareable	Shareable
Hospital Room & Board	Shareable	Shareable	Shareable
Intensive Care Unit	Shareable	Shareable	Shareable
Maternity Care & Delivery	Shareable except for take-home meds (includes pre-existing pregnancy)	Inpatient charges only are shareable—(pre-existing pregnancies excluded)	Shareable—(pre-existing pregnancies excluded)
Mental Health Treatment	Shareable with exclusions	Shareable with exclusions	Shareable with exclusions

Nursery & Neo-natal Nursery	Shareable	Shareable	Shareable
Office & Out-patient Surgery	Shareable	Shareable	Shareable
Office Visits	Shareable	Shareable (excludes OB)	Shareable
Operating Room	Shareable	Shareable	Shareable
Out-patient IV	Shareable	Not Shareable	Shareable
Physician Charges for Inpatient Care	Shareable	Shareable	Shareable
Plastic Surgery for Reconstruction	Limited Sharing	Not Shareable	Limited Sharing
Prescriptions & Injections	Limited to meds used in hospital or surgery, chemo drugs, RhoGam or Progesterone for OB use	Shareable during in-patient hospital stay or emergency room treatment only	Shareable as part of incident; excludes immunizations and maintenance medications
Pulmonary Procedures	Shareable	Shareable	Shareable
Radiation	Shareable	Not Shareable	Shareable
Recovery Room	Shareable	Shareable	Shareable
Skilled Nursing	Shareable	Shareable	Shareable
Supplies for Outpatient Burn, Accident, and Respiratory Needs	Shareable	Shareable	Shareable
Surgeons' Fees	Shareable	Shareable	Shareable
Surgical Implants, including prosthetic, excluding dental	Shareable	Shareable	Shareable
Therapy, including but not limited to Eye, Occupational, Physical, & Speech	Shareable	Not Shareable	Shareable up to 45 sessions if ordered by MD, ARNP, or PA and performed by licensed therapist