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Dear Medical Service Provider,

Thank you for your part in caring for our member who has chosen to place their confidence in you as their health care provider. This letter is intended to help you understand how the Christian Health Aid functions and what you may expect when providing healthcare services to our member.

Christian Health Aid (CHA) is a health care sharing ministry (HCSM) for members of the Church of God in Christ Mennonite that has been in operation since 1960. Our purpose is to assist our members in sharing each other's healthcare costs. CHA is registered with the Department of Health and Human Services which serves to exempt our members from the penalty associated with not carrying health insurance as required under the Individual Mandate of the PPACA, or Obamacare.

CHA does not direct which providers our members use, nor do we help direct their healthcare decisions. We feel those matters are between the members and their physicians. We only help them establish fair pricing for their care and then assist our members in sharing the burden of healthcare costs among themselves. No member of the Church of God in Christ Mennonite is denied membership because of age or medical condition nor do members' costs increase when they develop a medical condition.

As part of assisting our members in receiving fair pricing for their care, you may be contacted by our repricing team to come to an agreement that is fair for all involved including our member, you as their healthcare provider, and the other members of CHA who are sharing the cost. We simply request that you extend fair pricing to our member as you would to large companies who are contracted with you.

CHA offers several plan choices to our members. Those who have chosen Diamond Care or Emerald Care are self-pay in the regard that they are personally responsible to pay their bill to you, the provider, whether or not they receive help from fellow members of CHA. Please assist them in receiving help from their fellow CHA members by providing them with a detailed bill including diagnosis and procedure codes that are necessary for the sharing process in our office. Health insurance claim forms or itemized bills are both acceptable ways of giving them the detail they will need to present their bills to us for sharing.

Those who have chosen our Traditional Plan have two choices for submitting medical bills for sharing. They may treat their bills as self-pay as described above and then submit them to our office for sharing, or they may have you as their provider send their bills directly to our office on standard health insurance claim forms. Insurance claim forms give us the information we need for sharing their healthcare costs, even though we are not an insurance company.

If you have further questions regarding our sharing process, please visit our website at [www.theaidplans.us/cha](http://www.theaidplans.us/cha) or give us a call and we will be happy to visit with you.

Sincerely,

*The Christian Health Aid Staff*