

Christian Health Aid Newsletter

Volume 6, Issue 1

June 2019



A WORD ON ALTERNATIVE MEDICINE

Due to the concern registered by the Church of God in Christ, Mennonite regarding alternative medicine, CHA does not share costs for these services. By CHA's position of not sharing these costs, we are not saying alternative medicine is always wrong, but rather feel that caution is in place. CHA does not wish to send mixed signals regarding the direction given by the Church.

Some of our members have had the misfortune of stumbling into alternative medicine unawares, leaving them with large bills that are not shareable under CHA Member Guidelines. If you are considering using a new clinic or doctor, a little research is in place. If in doubt, feel free to call our office and we'll be glad to help you.

Following are a few indicators that a clinic may practice alternative medicine:

- The doctor wants to order an enormous amount of lab tests

costing thousands of dollars.

- The clinic lays claim to being able to cure a wide range of varied symptoms by using similar treatments.
- The clinic specializes in slowing the aging process or in dealing with vague symptoms such as fatigue, lack of energy, and chronic pain.

A FRIENDLY REMINDER

We mentioned in our previous newsletter that our contracting team is often able to secure deeper savings when negotiating prior to a service taking place. On average, when a pricing agreement is reached beforehand, we're able to save 64% of the expected billed amount by obtaining signoff from the provider agreeing to a reduced rate.

We realize that not all medical care and treatment can

be planned, but for surgical visits or long term treatment, this pre-service negotiating is very effective in obtaining a fair price for the provider, patient, and Christian Health Aid. 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 email at cha@ucom.net.

KEEPING YOU IN THE LOOP

As many of you know, our Traditional Sharing members in Idaho have experienced issues with St. Luke's Health System over the past several years. St. Luke's refused to recognize CHA as a payor and forced all CHA members to self-pay their bills. In addition to refusing to bill CHA directly, they refused to negotiate with our contracting team. St. Luke's is the largest health care organization in Idaho. Due to their size, their refusal to work with us has caused some serious issues for our Idaho membership.

We are pleased to announce that, through our contracting team, we have found a solution so that they will submit bills directly to us for our Traditional Sharing members. In most cases, we are now able to apply varying discounts to the claims.

As it stands today, Christian Health Aid is the only healthcare sharing ministry with this unique access to St. Luke's. This has come about after nearly a year of hard work by our contracting team.

If you are a member of Traditional Sharing and live in southern Idaho you should have already received a second CHA card to use specifically at St. Luke's facilities. If you have not received yours, please contact the office.

BROTHER-TO-BROTHER PAGE

A member who has suffered considerable emotional illness was left with \$20,000 of outstanding bills after a recent treatment.

Suffering from a severe intestinal disorder for twenty-five years, a member had exhausted all but the most radical of conventional medical treatments. After seeking counsel it was decided to pursue the route of an alternative treatment which has been very helpful, but left them with bills of nearly \$10,000 for non-sharable services.

A member family recently went through a time of very little income, accumulating debt just to exist. They also had numerous medical issues crop up around this time, leaving them with \$3,200 of medical bills needing to be paid.

A member who recently finished treatment for cancer was left with over \$13,000 to pay.

Heart attacks are traumatic to all involved and the last thing a victim needs is to stress over medical bills. \$50,000 of outstanding medical bills is enough to cause any of us stress—would you like to help a member with theirs?

After receiving treatment for a skin condition that the dermatologist was unable to help, a member discovered that the treatment they had chosen was considered alternative care, which is non-sharable under CHA Guidelines. Being a young family with other health issues as well, the \$2,500 of bills they were left with from this treatment became a burden to them.

A member family has had numerous medical expenses lately, including treatment for Lyme's disease and a back surgery, leaving them with \$10,000 of outstanding bills.

Your donation to the Brother-to-Brother fund can make a difference for members who are struggling with needs that are not met by normal sharing.

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 make your donation check payable to **CHA Brother to Brother Fund** and mail it to **PO Box 336, Montezuma, KS 67867**

FOR SELF-PAY MEMBERS

A big THANK YOU to all our self-pay members who submit complete, accurate documentation with your self-pay medical bills. It makes our job a pleasure!

Please remember that for the fastest turn-around time in our office we need to have a completed *Request for Sharing* form submitted each time you send bills to our office, along with detailed bills that include diagnosis and procedure codes supplied by your health care provider. *Request for Sharing* forms can be found on our website at www.theaidplans.us/CHA.

In order to ensure good relationships with providers, please show your CHA card when you go to the doctor, even if you intend to self-pay. Making sure they understand you may receive assistance with your bills through a health care sharing ministry helps to avoid bad feelings that can arise when a provider extends a self-pay discount with the understanding the you have no assistance with your medical bills, only to find out later that you are receiving help with the bill from CHA.

The *Letter to Providers* found on our website further explains how CHA operates. Feel free to direct your providers to this letter, or print one and take it along next time you visit the doctor.

Thank You Notes

Dear CHA—We want to express our sincere appreciation for the generous donation we received to cover our medical expenses. May God's blessings continue to be with you. Our love, Gary and Gaylene Nightingale

I want to say thank you for the donation we received for Heidi's medical expenses. May God bless you all!
Brendon Schmidt

Dear Brethren,
Thank you for your consideration of our need with your kind and caring gift. We feel unworthy of the help and are impressed how God has ways of bringing things together when we don't know how to do. And thanks to all the contributors to this brotherly help.

Sincerely,
Myron & Effie Nightingale
Jonesboro, AR

We really appreciated the help you gave us with the funding for Duane's back surgery in Germany last year! We did not at all expect the added gift from you, the extra you were generously able to give! That really helps out! May the Lord direct your efforts.

Thanks again, Duane & Dianne Smith

Dear brethren of CHA,
I together with my wife wish to express a heartfelt thank you for the additional help received on my medical bill. After your limit was reached and our deacon brethren sent out letters and received a very nice response, you donated enough more to make the difference. We have now been able to pay off the remaining balance. This is a great relief to us and we wish to thank you for your generous donation. May God bless you and the Aid Plans!

Sincerely, Galen & Karleen Schmidt

Thanks very much for the consideration of our medical bill. The amount we received from CHA was not expected. Was greatly appreciated. Together with the local money we were nearly able to pay our debt. Thank you and may God continue to bless the program.
Jeff and Jennifer Jantz

A sincere thank you to you and all those involved in helping us so graciously with our son Caleb's medical bills! He is doing well and we also want to thank you for the prayers offered in his behalf!
God bless you richly,
Keith & Bonnie Enszt & Family

To the brethren at CHA,
Thank you very much for the extra payment on my hospital bill, was unexpected, and much appreciated! Melvin Swarey

A big thanks for paying on Tyler's emergency oral surgery bill.
Jeff & Janell Jantz

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 Share Assistance 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

In 2018, thirty-five member households received assistance for their monthly shares from the Share Assistance Fund, with a total of \$86,774 being donated to your brothers and sisters to help them with their monthly shares.

\$652,000 was donated to members in 2018 through the Brother-to-Brother Fund to assist with medical needs that were not met through normal sharing. Last year, 50 members out of the 7,273 enrolled in Traditional Sharing had medical bills exceeding their annual limit of \$35,000. That is less than 1% of Traditional Sharing members!

Of the 1,025 Emerald Care members enrolled in 2018, none exceeded their \$100,000 annual limit.

Of the 2,034 Diamond Care members enrolled in 2018, none exceeded their \$200,000 annual limit.

A Reminder We Hope You Never Need

If your membership is ever cancelled for failure to submit your shares (which happens after two consecutive months of not receiving your shares), please remember that to be reinstated you will need to contact the office. Merely paying off the past due amount does not indicate to us whether you wish to be reinstated. Also, please remember that if you were receiving diabetic benefits, you will need to specify that you wish to have those reinstated as well. This will not happen automatically when your membership is reinstated.



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

Email & Fax Directory

<u>Dept.</u>	<u>Email address</u>	<u>Fax</u>
BAA	baa@theaidplans.us	888-977-8823
CHA Membership	cha@theaidplans.us	888-977-8825
CHA Medical Bills	chabills@ucom.net	888-977-8826
CHA (physical fax)		620-846-7751
MUA	mua@theaidplans.us	888-977-8819
Office Manager	aidplans@ucom.net	888-456-0671