




Christian Health Aid Newsletter



Volume 7, Issue 1
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KEEPING PACE

We often gain through loss and COVID19 has been no exception to that here at the CHA office. Finding ways for our staff to work from home has necessitated making changes in our internal processes that have made our operations more efficient and given us new flexibility.

At present all employees are working from the office, but we now have the ability to easily migrate to working remotely again if and when the need arises.

We appreciate your patience and understanding through the last months as working remotely has created new challenges for handling phone calls and correspondence.

As we try to streamline operations there are some things that you as our members can do to help.

- 1) If you still receive your correspondence and billings via paper mail, you might consider changing to email correspondence instead.
- 2) For those who still write a monthly check to CHA or BAA, consider enrolling in the automatic bank draft program or paying by debit card.
- 3) You no longer need to call the office to make a credit card payment, but may do so directly on our website. To make a payment to CHA, go to www.theaiplans.us/cha.

Help NEEDED!

We are looking for a registered nurse to fill a position at the office.

Duties include, but are not limited to:

- ♦ Answering questions from staff members about medical procedures and terminology
- ♦ Keeping our processing manuals and guidelines current with changes in medical coding
- ♦ Researching new procedures and providers to help determine where they fit into CHA guidelines
- ♦ Answering phone calls from medical providers

This position is ideal for a RN who is looking for a job with a bit slower pace, less regulation, and less time on their feet than what is found in patient care.

Experience in medical records would be extremely helpful, but not required.

This is a full time position here at the office, but under the right circumstances, we would be open to considering a part time person and/or having them work remotely.

If you are looking for a quiet job in a sunny office in Western Kansas with friendly people surrounding you and benefits that include a competitive wage plus intangible blessings besides, this may be the place for you!

REMINDERS ABOUT THE SELF-PAY BILL PROCESS

It is very important for you as the patient to make every reasonable effort to obtain a discount from your provider when you self-pay your medical bills and submit them to CHA for sharing.

The most evident reason that we do not want to pay more than a reasonable price for medical procedures is to help the CHA program continue to function well financially and keep monthly shares as low as possible for our members.

It is generally most effective when the members themselves speak to the provider about discounts, although there are certain cases where the CHA staff is ready to be involved. When it involves pre-service agreements or after the fact negotiations on more major and expensive procedures, it is usually advisable for us to involve our repricing team.

When members submit medical bills and there has been no discount obtained, especially in cases where the bill seems higher than average, CHA may contact the member to discuss negotiating with the provider.

CHA is not out to drive a hard bargain, but rather our goal is to pay a reasonable amount for medical services that neither cheats the provider from reasonable income nor causes an undue hardship on the member due to inflated prices.

Medical providers are accustomed to having payers negotiate their list prices. It is a little like buying a car—we don't usually pay list price, but we speak with the sales representative to arrive at a reasonable price that is mutually acceptable. Thanks for your help with this!

BROTHER-TO-BROTHER PAGE

A member with heart disease had a new valve and a pacemaker put in, resulting in bills of more than \$200,000. After CHA and the congregation contributed to the cause, there was a balance of \$10,000 left.

A young parent with brain cancer underwent surgery. Generous donations were given from the congregation and community, but bills of \$20,000 had to be paid with borrowed funds.

Due to a misunderstanding, a member who returned from the mission failed to get enrolled in CHA and then needed emergency surgery, resulting in bills of over \$20,000.

A member who recently went to Germany for back surgery was left with a balance of \$13,500 after CHA paid their portion of the bill and the congregation contributed to the cause.

A member who has been battling cancer and had multiple surgeries was left with bills of \$38,000 after CHA had exhausted the sharing limit.

A young family who recently relocated has been facing the challenges of new beginnings. They have also incurred medical bills exceeding what CHA can share amounting to over \$13,000.

A young parent is struggling with debilitating headaches. Other misfortunes have also been added to their difficulties, leaving them about \$40,000 in medical related debt.

A member has a lung disease that necessitates having oxygen at home and expensive medications which are not shareable with CHA.

A premature baby born to a young couple left them with a hospital bill of \$82,000, which the hospital was willing to settle for just \$7,200 after CHA shared their part.

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**



WE NOW ACCEPT CREDIT CARD PAYMENTS ON OUR WEBSITE FOR ALL DEPARTMENTS!!!

To pay your CHA monthly shares with your credit card, go to www.theaidplans.us/cha and click on the button that says "CHA-Pay by Credit Card". You will be directed to a page where you may input your payment information. You will receive an emailed receipt. BAA and MUA also accept credit card payments on their respective web pages, www.theaidplans.us/baa and www.theaidplans.us/mua. Please make sure you have selected the proper department before submitting your payment to ensure that your payment is credited to the proper aid program.

Thank You Notes

Dear Brothers and Sisters in Christ,
We sincerely thank you for the funds sent in our behalf. God has answered our prayers that in our need help would come. May God bless all who made this possible. We will contribute to the Brother to Brother fund as able.
Brian and Shauna Friesen

Dear Brothers and Sisters,
Thank you for the donation to help with our medical bills. We are so thankful to be part of a caring people!
Sincerely,
Garth & Lisa Goossen

Dear Ones at CHA
Thank you!! For the generous, loving gift of mercy you sent to us to help pay for my cancer treatment!! We hardly know how to express what we feel but we have such a treasure in the brotherhood!!
Thanks again!
Linferd & Janean Becker

Dear folks at CHA, including the board of directors, and everybody:

"Flabbergasted"

Hmm, perhaps not the choicest term, but it comes to my mind. That was my reaction when I received a check from you.

Thank you very, very much for your extra help with my wife Carol's medical bills. Your generosity well exceeded what I had anticipated or even hoped for. We are not worthy, but thank you very much.

May God bless you in your work.

Jack Burns

We want to thank you for the extra payment you sent for the remainder of our medical bills. Thank you very much! God bless you!
Sincerely,
Oran & Gail Koehn

We so appreciated the help we received through CHA for my ankle operations!
Thanks -
Nick & Mari Unruh

Dear CHA,
Thanks to all of you that worked with Martin's large hospital bill, answered questions and helped to see to it that the bill was covered. We are so thankful—between CHA and our congregation Martin's enormous bill was paid! Our God, through our church family, has truly blessed us. Martin is doing very well—we have much to be thankful for. May God bless you,
Martin & Candace Koehn

Dear Christian Health Aid,
Many thanks for the check we received from CHA! With it we were able to pay our debt at the hospital! May God bless you for your generosity!
With sincere gratitude!
Mr. & Mrs. Ron Shultz

We want to express our deep appreciation for the donation made to help with Tina's medical bills. It helped so much! And we are so thankful!
Our love and gratitude
Tina Peters & Family

Dear Loved Ones -
We want to thank you for helping with Harlin's dental bill. We greatly appreciate it!
Harlin & Sherry Koehn

Thanks so much for the donation you sent to cover the rest of our hospital bill!! We much appreciate it!
Victor & Kendra Classen

We received the check in the mail last week... We are so grateful for the financial help in the adoption of our little girl! May God Bless all that are involved!
Darren & Sheila Peachey

We are very grateful for the generous donation you gave us. Thank you so much... It was very much appreciated!

Wishing God's blessings on our Church programs.

Name withheld by request

Dear Brother to Brother people-
We had some large medical bills that were distressing us, yet when it was all done the Lord treated us well. A part of that help was the gift the Brother-to-Brother Fund sent us.
We are grateful to you!
Tony & Marsha Koehn

Thank you for the donation you made for our medical bills. It was greatly appreciated.
May God Bless -
Name withheld by request

Thank you notes are printed with permission from the sender.

SHARE ASSISTANCE FUND

For families who cannot afford the full amount of the monthly shares to participate in 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

Our email addresses have recently changed to better reflect the various departments of the Aid Plans. Following is a list of the general email addresses for different departments.

BAA member service: membersupport@baa.faith

BAA claims: claims@baa.faith

CHA general info: info@cha.faith

CHA member service: membersupport@cha.faith

CHA medical bills: bills@cha.faith

MUA all correspondence: mail@mua.faith

Each employee also has their own address, based on the department in which they work, for example: john@mua.faith, joe@baa.faith, alfred@cha.faith, etc.

Reminder to newly-weds

Per CHA Guidelines—CHA membership is for the entire family. This means that if one wishes to become a member of CHA, all qualifying members of the family must join CHA unless they qualify for one of the following exceptions:

- 1 Any family member who has employer paid medical insurance or coverage
- 2 Any family member who has state aid such as Medicaid or CHIP

This guideline applies to newly married couples as well—if one spouse is a member of CHA and the other is not, the spouse who is not a member needs to join CHA if they wish to keep their spouse enrolled, unless they qualify for one of the exceptions listed above. Newly married couples may choose which sharing program they wish to be members of, regardless of which one the member spouse may have been in before marriage. Please call the office as soon as possible after your wedding to make any necessary changes to your membership.



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Phone: 620-846-2286
Fax: 620-846-7751
E-mail: info@cha.faith
Website: www.theaidplans.us/cha

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>E-Fax</u>
BAA Member Svc	membersupport@baa.faith	888.977.8823
BAA Claims	claims@baa.faith	888.977.8823
BAA & MUA	(physical fax)	620.846.2290
CHA General Info	info@cha.faith (physical fax)	620.846.7751
CHA Member Svc	membersupport@cha.faith	888.977.8825
CHA Medical Bills	bills@cha.faith	888.977.8826
MUA	mail@mua.faith	888.977.8819