Christian Health Aid Newsletter



Prayers for all that are in Authority

In this good land of ours it's easy to take our current life with all of its privileges for granted. Most of us have grown up in an affluent age when we have not really known hard times. Our government has, for the most part, allowed us to practice our faith as we wish. We are able to conduct our own schools, operate our own homes for the aged, and operate our mission programs largely without opposition.

We do well to remind ourselves from time to time that this has not all just happened automatically and that God has had His hand in it. Romans 13:1 tells us, For there is no power but of God: the powers that be are ordained of God.

Daniel 2:21 says, He removeth kings, and setteth up kings. Since He is interested in *who* is in authority, then surely He moves events and circumstances to influence *how* they quide the nations. I Tim. 2:1,2 tells us, I exhort therefore, that, first of all, supplications, prayers, intercessions, and giving of thanks, be made for all men; For kings, and for all that are in authority; that we may lead a quiet and peaceable life in all godliness and honesty.

Truly we do well to pray for our governments. There are many pressures brought to bear on them that could, if permitted, cause them to revoke many of the religious privileges we enjoy. Indeed, we already see some of them disappearing as we think about the issues of corporal punishment, prayer in public places, etc.

Recently, representatives from CHA attended a meeting with several state government officials and representatives of other health care sharing ministries. One of the primary topics of conversation at this meeting was the rising opposition toward health care sharing ministries (HCSM's) from some legislators and insurance companies. There is legislation being considered in at least one of the more liberal states that could prohibit HCSM's (including CHA) from being allowed to operate at all in that particular state.

The legislators with more conservative views are much more open to or even supportive of HCSM's, to the point of being proactive in trying to find solutions to allow them to continue to operate. These legislators seem to understand that there is not a one-sizefits-all solution to health care costs, and they would like to see their citizens continue to have choices such as HCSM's available to them.

Let us pray that God's will be done and that in His wisdom He will continue to guide those who are in authority that we may lead a quiet and peaceable life in all godliness and honesty.

It's Renewal Time!

By the time you are reading this newsletter, if you are a member of CHA, your renewal form should have reached your mailbox. If it hasn't, please let us know.

If you wish to make any changes in your membership for next year, now is the time to do so.

Information on the different sharing memberships is available on our website at www.theaidplans .us/cha under INFORMATION-MEMBERSHIP CHOICES.

As always, if you have any questions, please feel free to give us a ring or drop us a line. We're here to help you!

BROTHER-TO-BROTHER PAGE

A member who suffered an accident some years ago was recently confronted with a bill of over \$200,000 that they were asked to pay or be in danger of legal proceedings against them. After some negotiation, the hospital was willing to settle for \$30,000. Their local brethren helped generously, but it still left a goodly sum for which they requested assistance from the Brother-to-Brother Fund.

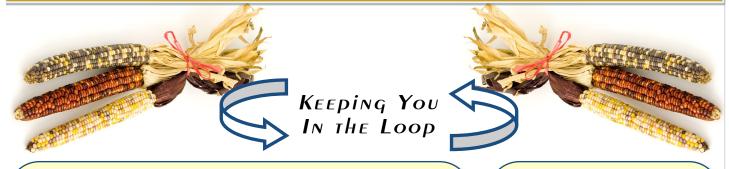
A young couple recently had an addition to the family that arrived with breathing problems. The story has a happy ending in that after the baby was transferred to a larger hospital where they spent a number of days, they were able to go home with a healthy baby. Unfortunately, they also faced a healthy medical bill! After CHA shared the limit and the bills were negotiated there was \$35,000 left to pay. The next story is almost identical, only the baby was in the hospital for longer, leaving unpaid bills of over \$150,000. Our negotiators were able to reduce that figure to around \$17,000. This young couple will be very grateful to you for helping them with this balance.

A member who has been dealing with heart issues for the last year or two has accumulated nearly \$10,000 worth of bills that they are finding it challenging to deal with.

A young parent passed away after suffering from cancer for several years. There are several young children left in the home with only one parent to provide a living and care for the children. The family was responsible for around \$40,000 of cancer treatments which, sadly, did not cure their loved one.

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 members who are on their state's medical assistance program (usually known as Medicaid, but some states use other names or designations) please be aware that by law, Medicaid is always the payer of last resort. This means that if you choose to stay on CHA as well as Medicaid, your medical providers will need to send all your bills to CHA first and let us process them, sharing whatever amounts we can, before submitting them to Medicaid. Since Medicaid usually takes pretty good care of their patients, it really isn't necessary to stay on CHA along with Medicaid. CHA guidelines allow family members who qualify for state aid to remain off the family CHA membership while the rest of the family is on. Diamond Care & Emerald Care Members! Please remember that it is important to show your membership card to your provider, even though you will be private paying your bills. It contains information on the back side that will help them understand how CHA works and hopefully help avoid misunderstandings.

PAGE 3

A <u>big</u> thank-you for the generous check to help cover Leslie's medical expenses from earlier this year! We have been slowly working at paying it off and this will be a tremendous boost! Thanx again! Our appreciation, Aaron, Mary & Leslie Giesbrecht

Thank You Notes

Dear Ones -Thank you so much for helping me with my dental bill—It makes a real difference. Thanks again –Janelle, Mrs. Amos Peachey We want to express our gratitude and appreciation for the generous donation we received from you in behalf of our medical bills. What an unexpected blessing! May God bless those who shared in our time of need. We humbly say, "Thank you for caring!" In Christian love, Galen and Rosalie Schmidt We want to sincerely thank you for the donation you gave us to help pay for my wife's neck surgery in Germany and also her Lyme Disease treatments. We feel so grateful to God for giving us such a wonderful brotherhood to be a part of! You, together with local friends and family, made it possible for us to again enjoy good health! May you all be richly blessed! Russ and Martha Koehn

Good morning! To whomever it may concern, Kent and I both want to say thanks for the refund from our Germany expenses! It is greatly appreciated. Thanks again! Sincerely, Becky Nichols To whoever it may concern: I wish to express my appreciation for all CHA has done for me this past 8 months or so during my stroke. I feel unworthy of all the help I've been given. It makes me want help "my brother" where ever I can. May the Lord bless you and sincerely thanks. Ken Yost

> Thank you once again for your generous donation towards my hospital bill. It was greatly appreciated. Jeanette & James Nichols

We received the generous board approved donation you sent to help my wife, Jan, with her medical bills. It was a wonderful surprise! We were not expecting anything. It will be very helpful! I don't know how to express my appreciation, so I'll just say, Thank You Very Much!!! May the Lord bless you for your kindness. Chet Millsap

I just want to thank you for the extra payment you sent for my hospital bill. We are VERY thankful. God bless you. Bonnetta Loewen

All thank you notes are printed with permission from the sender.

PAGE 4

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

Do you ever wonder which sharing program everyone else is using? Below is a list showing enrollment by percentage. CHA currently has 10,155 total members.

68% are members of Traditional Sharing 52% of those are enrolled in Dental Sharing 30% of those are enrolled in Vision Sharing 11% are members of Emerald Care Sharing

2% are members of Emerald Care Sharing

with ExtenCare

without ExtenCare

15% are members of Diamond Care Sharing without ExtenCare

4% are members of Diamond Care Sharing with ExtenCare

A Reminder To Our Idaho Members

If you use any facility or clinic associated with the St. Luke's health system, it is very important that you make sure to show them your second, special CHA Membership card that has the IPN logo on the front of it when you set up payment information with them. This applies to all members, regardless whether you participate in Traditional, Diamond Care, or Emerald Care sharing. This helps guarantee that you will receive the discounted network rates for which CHA now qualifies through IPN. In order to avoid confusion, please remember that this card is only for use with St. Luke's providers. Thank you for your cooperation!

The Aid Part of the Aid Andrew Andrew

Phone: 620-846-2286 Fax: 620-846-2290 E-mail: cha@theaidplans.us Website: www.theaidplans.us

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

Email & Fax Directory

<u>Dept.</u>	Email address	Fax
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