

# *Diamond Care Sharing*

*Member*

*Guidelines*

Offered through

*Christian Health Aid*



A Registered

**Health Care**

**Sharing Ministry**



Christian Health Aid (CHA) is administered on behalf of its members by the Church of God in Christ, Mennonite. Although CHA is not subject to state and federal insurance regulation, certain states require publication of the following disclosure to meet exemption qualifications:

**NOTICE:** Christian Health Aid is not insurance or an insurance policy nor is it offered through an insurance company. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as no other member will be compelled by law to contribute toward your medical bills. As such, Christian Health Aid should never be considered insurance. Whether you receive any payments for medical expenses and whether Christian Health Aid continues to operate, you are always personally responsible for the payment of your own medical bills. Christian Health Aid is not subject to the regulatory requirements or consumer protections of your State's Insurance Code or Statutes.

# TABLE OF CONTENTS

## Questions & Answers .....3

- What Is Health Care Sharing?
- Is CHA Health Insurance?
- What Is the Deductible?
- What Is the Monthly Premium?
- How Are Claims Handled?
- So CHA Really Isn't Insurance?

## Membership .....5

### 1. Overview .....5

- A. Based on Biblical Teaching
- B. Board of Directors
- C. Guidelines Govern
- D. Christian Health Aid Is Not Insurance
- E. No Ministry or Other Member Liability

### 2. Member Qualifications .....7

- A. Membership in the Church of God in Christ, Mennonite or their Household
- B. US Resident or Individual Serving in US Church Organization
- C. No Age Limit and No Medical Exam Required
- D. Family Membership

### 3. Membership Applications &

#### General Guidelines .....10

- A. Application
- B. Beginning Date of Membership
- C. Annual Renewal of Membership
- D. Cancellation of Membership
- E. Reapplication after Cancellation
- F. Waiting Periods & Pre-existing Condition Clauses

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*

# TABLE OF CONTENTS

- G. Life Changes
- H. Missionary Provisions
- 4. The Member’s Responsibility ..... 15**
  - A. Review Monthly Share Notice and Send Monthly Shares
  - B. Shares Based on Units
  - C. Monthly Shares Cover Administration
- 5. Other Voluntary Sharing Programs..... 15**
  - A. Share Assistance Program
  - B. Brother to Brother Program
  
- Sharing ..... 18**
  
- 6. Program Options and Features ..... 18**
  - A. Diamond Care Sharing is Self-Pay
  - B. Diamond Care Sharing is Incident Based
  - C. Annual Member Responsibility (AMR)
  - D. Sharing Limits
  - E. ExtenCare
- 7. Details of Sharing ..... 19**
  - A. Submission of Medical Bills for Sharing
  - B. No Advance Sharing of Medical Expenses
  - C. CHA is Secondary to Other Sources
  - D. No Primary Networks
  - E. Maternity Provisions
  - F. American Medical Association (AMA), or American Dental Association (ADA) Approved Treatment
- 8. Medical Services Which May Be Shared ..... 24**
- 9. Medical Services Which May Not Be Shared ..... 31**
  
- Glossary ..... 35**

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*

## Questions & Answers

### **Q** *What Is Health Care Sharing?*

**A** Health Care Sharing is when a group of people with like values unites to share each other's medical bills. Christian Health Aid is based on the Biblical principal of bearing one another's burdens. (Galatians 6:2) Members contribute monthly shares to help bear the burden of other members' health care costs.

### **Q** *Is CHA Health Insurance?*

**A** The Church of God in Christ Mennonite is not an insurance company and Christian Health Aid is not insurance. CHA is not responsible for paying any portion of your medical bills. Rather, if your eligible medical bill is paid, it is paid with funds received from other members. With health care sharing, the member is always responsible for his or her own medical expenses.

### **Q** *What Is the Deductible?*

**A** Because CHA is not insurance, our members do not have deductibles. Diamond Care Sharing members have an Annual Member Responsibility (AMR) of \$1,000 for which they are responsible before bills may be approved for sharing among other members.

### **Q** *What Is the Monthly Premium?*

**A** Members do not have a monthly premium because CHA is not insurance. Members contribute shares each month to a sharing account which belongs to all the members of CHA. When medical bills are approved for sharing, they are paid from this common sharing account. A household's monthly share amount is determined by the number of units in the household.

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*

## **Q** *How Are Claims Handled?*

- A** Members do not file claims, nor does CHA handle claims because we are not insurance. A “claim” literally means you have a right to someone else’s money. CHA only has access to money that has been shared by its members and held in a sharing account for their use.

Incidents must exceed \$1,000 to be eligible for sharing, even after the AMR has been satisfied. Members should attempt to negotiate a discounted price for their medical services, especially on larger bills. All bills for incidents that total less than \$1,000 are the sole responsibility of the member to negotiate and settle with the medical service provider. All bills for incidents that exceed \$1,000 should be sent to the office after negotiating, together with the proper bill submission documentation, where they will be reviewed and processed. CHA will reimburse the member for 100% of approved discounted charges, less the AMR. At this point, the member is responsible to settle the bill with their health care provider.

## **Q** *So CHA Really Isn’t Insurance?*

- A** That is correct! Christian Health Aid is operated by the Church of God in Christ, Mennonite for its members and is not an insurance company. Insurance companies pay your medical bills with their own funds; health care sharing ministries, like CHA, facilitate member-to-member sharing through the *Member Sharing Account* where the funds are shared by the members and held to be disbursed to the members as the needs arise.

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*

# Membership

## 1. Overview

### ***A. Based on Biblical Teaching***

Christian Health Aid (CHA) is a healthcare sharing ministry which is incorporated as a not for profit corporation in Kansas and is a wholly integrated auxiliary of, and is administered by, the Church of God in Christ, Mennonite, Inc. (COGICM). The Church of God in Christ, Mennonite is a Kansas not for profit corporation that is recognized as tax exempt under Internal Revenue Code 501(c)(3).

The purpose of CHA is to bring members of the COGICM together to share God’s blessings with each other by bearing each other’s burdens, that there might be equality among God’s children as taught and exemplified in the New Testament church. Galatians 6:2 is its guiding principle: “Bear ye one another’s burdens, and so fulfil the law of Christ.”

Each month, the members of CHA contribute toward the eligible medical bills of other CHA members. CHA facilitates sharing of these medical bills by approving bills that are eligible for sharing. Those bills are paid with the funds of Members who faithfully share. The following guidelines explain the program requirements and how CHA facilitates medical bill sharing.

### ***B. Board of Directors***

The CHA Board of Directors serves to guide the CHA program, making changes to guidelines as needed, including, but not limited to: establishing annual member responsibilities, sharing amounts, and determining the type of bills that will be eligible for sharing through

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*



CHA. They operate independent of CHA staff. The Board of Directors is elected by the members of the Church of God in Christ Mennonite at the General Annual Meeting held in March of each year. The Board of Directors meets at least semi-annually or more often as the need arises. The Board of Directors is the final authority on all matters concerning the CHA program and they reserve the right to review any situation at their discretion.

### **C. Guidelines Govern**

The guidelines that are in effect on the date medical service is provided govern the program for that service, not the guidelines in effect when a member joined CHA. The most current version of the guidelines is available on our website at [www.theaidplans.us/cha](http://www.theaidplans.us/cha). The guidelines in effect on the date of service will overrule any verbal statement made by CHA staff regarding the CHA program.

### **D. Christian Health Aid Is Not Insurance**

CHA is not insurance. CHA is a Health Care Sharing Ministry (HCSM) as outlined in the Patient Protection and Affordable Care Act. Members of health care sharing ministries are exempt from the requirement that became effective January 1, 2014 under the Patient Protection and Affordable Care Act requiring “applicable individuals” to maintain “minimum essential (insurance) coverage”. Individuals who are members of a qualified health care sharing ministry are exempt from the penalties that would otherwise apply to those who do not comply with the requirement.

Members must not certify that CHA is insurance to avoid purchasing insurance required by law, rule, or regulation such as worker’s compensation insurance.

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*

## ***E. No Ministry or Other Member Liability***

Because CHA is not insurance, each CHA member is solely responsible for the payment of his or her own medical bills at all times. Neither CHA nor other members guarantee or shall be liable for the payment of a member's medical bill. Furthermore, no member may or shall be compelled to make sharing contributions. If sharing occurs, the shared medical bills are paid solely from voluntary contributions which have been collected and held for this purpose.

Neither the Church of God in Christ Mennonite, Christian Health Aid, nor its members are insurance or an insurance company. The payment of your medical bills through CHA or otherwise is not guaranteed in any way. CHA is not and should never be construed as a contract for insurance or a substitute for insurance. There is no transfer of risk for any purpose from a member to CHA or from a member to other members; nor is there a contract of indemnity between CHA and any member or between the members themselves.

## **2. Member Qualifications**

### ***A. Membership in the Church of God in Christ, Mennonite or Their Household***

CHA is built upon a foundation of common beliefs shared by all members of the Church of God in Christ, Mennonite. Membership in CHA is reserved for members of the COGICM and their household members as described below.

Membership in the COGICM is accomplished by receiving water baptism which follows a clear testimony of a new birth experience that has been proved by the local congregation where membership

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*

is applied for. Included in the baptismal vows is a promise to forsake the world with its lusts and live a self-denied life, following the Lord Jesus Christ.

As a natural consequence, this rules out practices which are harmful to the health such as alcohol and drug abuse. This serves to further tie the members of the CHA together in a common set of health practices and beliefs.

**Household member** is described as a member of the family or anyone else living with the family who conforms to the following requirements:

- 1 Lives with the family for a period of over six months per year.
- 2 The immediate family is being held responsible for their health care.
- 3 Under the age of nineteen if they have never been a member of the Church of God in Christ, Mennonite, except for those who qualify under number 4 below.
- 4 Any age if physically or mentally handicapped.
- 5 Under the age of eighteen if they are excommunicated from the Church of God in Christ, Mennonite.

CHA membership issued to non-church members does not follow the individual in the case of a transfer to a non-church member home but will be automatically annulled.

CHA Members' spouses who are not church members are not eligible for membership in CHA.

When a child living in the home reaches the age of 21, he or she will be placed on their own individual membership beginning on January

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*

1 of the following year, unless physically or mentally handicapped, in which case they may, at the request of the parents, remain on the family membership.

### ***B. US Resident or Individual Serving in US Church Organization***

Membership is available for US residents, including their travels or residence in foreign countries for periods of up to one year. US residents serving at a Canadian mission may continue their CHA membership for up to two years.

Membership is available for non-US residents while serving in US organizations that are sponsored or operated by the COGICM such as, but not limited to: parochial schools, care facilities, and voluntary service units.

CHA will continue membership for members who move to Canada until they qualify for provincial health care coverage, provided their shares are paid, and with the understanding that bills for services rendered in Canada will be paid by the member, then converted to US currency before being submitted to the office for sharing.

### ***C. No Age Limit and No Medical Exam Required***

There are no age restrictions and a medical exam is not required for enrollment. See section 3F and 7E for pre-existing clauses.

### ***D. Family Membership***

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

- 1 Any family member who has employer paid medical insurance or coverage

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*

- 2 Any family member who has state aid such as Medicaid or CHIP
- 3 A spouse who has both Medicare A and B, when the other spouse does not have Medicare.

A family member who is of age and is a member of the COGICM and who is either living apart from the family or has his/her shares paid by a different source should be enrolled under their own membership; otherwise, all family members should be enrolled as a unit.

### **3. Membership Applications & General Guidelines**

#### ***A. Application***

Application may be made by phone, fax, mail, or email. Application forms are available on the internet by going to our website at [www.theaidplans.us/cha](http://www.theaidplans.us/cha). To complete your enrollment, we must receive a completed and signed enrollment form in our office.

#### ***B. Beginning Date of Membership***

Membership may be applied for at any time during the year. The membership will become effective on the first day of the month during which application is received unless the member specifies a later month for the beginning date. Membership always begins on the first day of the month.

#### ***C. Annual Renewal of Membership***

Membership renews on January 1 of each year unless notification is given either by the member or by CHA of intent to cancel membership.

The Annual Renewal Period is from October 1 through December 31

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*

of each year, during which members receive their Renewal Form with membership options for the coming year.

Changes from Diamond Care Sharing to other sharing programs offered through CHA may only take place during the Annual Renewal Period and become effective January 1 of the coming year. This applies to active memberships as well as those that have been cancelled during the current year either at the member's request or due to past due shares.

#### ***D. Cancellation of Membership***

- 1 Membership may be canceled at any time during the year. The cancellation will become effective on the first day of the month during which notice of intent to cancel is received unless the member specifies a later month for the cancellation date\*. Membership always begins or ends on the first day of the specified month. If a member wishes to cancel his or her membership, they should contact CHA by phone, fax, mail, or email so that CHA is aware of their intentions to cancel.

\*Cancellation retroactive to a prior month will only be considered under abnormal circumstances.

- 2 Membership will be subject to cancellation when shares become sixty days past due unless other arrangements have been made. The cancellation date will be the first day of the month in which the account was determined to be sixty days past due. Member shares for months prior to cancellation remain the member's responsibility to pay. Only medical bills incurred before the cancellation date will be considered for sharing.

If, for whatever reason, a member is unable to contribute their full share, they should contact the office where the staff will be glad to

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*

work with them to find a solution.

Members who are not able to contribute their full share are encouraged to join the *Share Assistance Program* described in these guidelines. (See section 5-A)

- 3 When it becomes necessary, according to the Word of God, to excommunicate a brother or sister from the church fellowship, he or she automatically waives their right to membership with CHA. However, as an act of love and mercy, CHA will continue their membership for six months, provided they continue to share in a timely way. Exception is made for minors for whom the family is being held responsible, who may remain on the family's membership until age eighteen. (See section 2-A)

#### ***E. Reapplication after Cancellation***

Members who were cancelled for not sharing faithfully are welcome to re-apply. Any remaining unpaid shares for the time period during which they were previously enrolled must be paid before membership can be re-activated.

Medical bills incurred during any lapse in membership will not be eligible for sharing.

#### ***F. Waiting Periods and Pre-existing Condition Clauses***

Since CHA is a sharing program where members are available to help each other in times of need, there are no waiting periods.

Incidents for which you are receiving treatment when you join the Diamond Care Sharing will be considered pre-existing and will not be shareable, even if you have been a member of a different sharing program under CHA.

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*

There are two exceptions to this pre-existing clause:

1. This clause does not apply to missionaries returning from foreign missions if they apply for membership within sixty days of returning to the USA. See *Missionary Provisions*.
2. This clause does not apply to members who have previously been members of Diamond Care and are reapplying for membership after having been on state aid if they apply for membership within sixty days of termination of their state aid.

New incidents which begin after becoming a member of Diamond Care Sharing will be shareable, subject to the guidelines, whether or not they involve the same illness as incidents that were ongoing when the member joined.

## **G. Life Changes**

Changes in membership may be required under the following circumstances. Please call the office when any of the following occur.

1. Transfer of membership to a different congregation of the COGICM.
2. Marriage – Each couple becomes a separate household and no longer qualifies to continue as members on their parents' membership. When a member from one household marries a member from another household during the year and they are on different sharing programs, they may choose which sharing program they wish to use as a married couple. Their membership should be merged as soon as possible after marriage. Family membership guidelines apply to each household.
3. Birth or adoption of a child – Children need to join the program within thirty days of birth or adoption in order to follow family membership guidelines unless they are covered by state aid.

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*



- 4 Death of a family member – Please notify the office so that we may cancel their membership.

## **H. Missionary Provisions**

- 1 The General Mission Board (GMB), Gospel Tract & Bible Society (GTBS), and Christian Service International/Humanitarian Service International (CSI/HIS) pay all medical expenses for foreign missionaries while they are on the field. The sponsoring board also pays CHA shares for up to three months' furlough between consecutive terms.
- 2 Missionaries who return from service in foreign missions may join Diamond Care Sharing without being subject to the pre-existing clauses, provided they apply for membership within sixty days of returning to the USA.
- 3 In the event of pending maternity care when workers return from foreign fields, CHA will accept returning workers without a waiting period. CHA will share maternity bills at 100%, subject to the AMR, as per these guidelines. The sponsoring board has agreed to reimburse the member for the AMR and non-shareable items.
- 4 USA Missions and Christian Public Service will pay the CHA membership shares for workers serving under their board for a period of one year or longer.
- 5 Workers serving under the USA Missions or Christian Public Service for periods of less than one year are encouraged to keep their CHA membership active, with possible help from their family or home congregation.
- 6 US residents serving at a Canadian mission may continue their CHA membership for up to two years.

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*

## **4. The Member's Responsibility**

### ***A. Review Monthly Share Notice and Send Monthly Shares***

Members receive monthly notices regarding their share amount. Members who want to participate in sharing send their monthly share to the *CHA Member Sharing Account* for facilitation of bill sharing and continued membership. Members who wish to send their shares quarterly, semi-annually, or annually may do so by multiplying the monthly share by the appropriate number of months.

The *Member Sharing Account* holds funds which belong to the members of CHA and are available for sharing medical bills.

### ***B. Shares Based on Units***

Shares are based on units. The head of the household is one unit; a spouse is one unit; all children comprise one unit. Any two individuals must be two units and a family is a maximum of three units, regardless of the number of dependent children.

### ***C. Monthly Shares Cover Administration***

By depositing their monthly share, members agree to allow CHA to withdraw a nominal monthly fee per member from the *Member Sharing Account* for administrative costs.

## **5. Other Voluntary Sharing Programs**

### ***A. Share Assistance Program***

The *Share Assistance Program* is a means of making the CHA available to all members of the Church of God in Christ, Mennonite by helping those who are not able to contribute their full monthly shares.

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*

Members who are not able to contribute their full monthly share may apply for assistance from the *Share Assistance Program* by contacting their local deacon who will assist them with the application for assistance. To further nurture the spirit of brotherly love and help, we encourage the local congregation to contribute what they can as a brotherhood before submitting an application to the *Share Assistance Program*.

Members may contribute to this program when they submit their monthly shares by adding to their share and designating the additional funds as *Share Assistance* on their sharing notice stub which is returned with their share. Optionally, a separate check may be sent at any time, payable to CHA and designated to the *Share Assistance Program*.

By depositing their monthly shares in the sharing account, members agree to allow CHA to withdraw a small percentage of those monthly shares to supplement the *Share Assistance Program* if contributions run low.

## **B. Brother to Brother Program**

The *Brother to Brother Program* is a means of helping members who have special needs that cannot be satisfied through normal sharing.

These needs may be submitted to the office together with a letter of support from the member's local deacons. They will be published (without the members' identity being revealed) in CHA's newsletter on the *Brother to Brother Page*.

Members may contribute to this program when they submit their monthly shares by adding to their share and designating the additional funds as *Brother to Brother* on their sharing notice stub which is returned with their share. Optionally, a separate check may

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*

be sent at any time, payable to CHA and designated to the *Brother to Brother Program*.

The board of directors addresses these needs at their quarterly board meetings and disburses the funds to the needs as they feel the Lord directs.

By depositing their monthly shares in the sharing account, members agree to allow CHA to withdraw a small percentage of those monthly shares to supplement the *Brother to Brother Program* if contributions run low.

# Sharing

## 6. Program Options and Features

### **A. Diamond Care Sharing is Self-pay**

Self-pay means that members of Diamond Care Sharing receive the billings from their health care providers directly. They are responsible for forwarding shareable bills to CHA along with the appropriate documentation. When CHA has shared with the member, they are responsible to pay the provider for their medical services, making sure the bill is settled.

### **B. Diamond Care Sharing is Incident Based**

Incident based means that sharing is based on a medical incident as a whole rather than on individual bills from providers. An incident is comprised of all the bills surrounding testing and/or treatment for a particular medical condition, illness, or injury. Consequently, this does not include routine medical screening. (Exception is made for screening colonoscopies, which are always shareable).

An incident ends when one of the following takes place: 1) the patient is pronounced cured, 2) the patient stabilizes to a routine maintenance level, or 3) the patient goes 90 days without further testing or treatment for that particular condition.

After an incident ends as defined above, future bills for the same illness begin a new incident.

### **C. Annual Member Responsibility (AMR)**

The Annual Member Responsibility (AMR) is the annual dollar amount that individual members are responsible for before any bill may be shared by other CHA Members. The AMR amount resets

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*

every year on January 1. Diamond Care Sharing members have a \$1,000 AMR.

Members who are added or transferred to another member's household membership during the year for reasons other than marriage will have the same sharing program as the family they are joining.

#### **D. Sharing Limits**

Eligible bills are shared at 100% after the AMR is satisfied, subject to the following limits. There is an annual sharing limit of \$200,000 per person and a lifetime sharing limit of \$125,000 per illness.

#### **E. ExtenCare**

ExtenCare is a program option that Diamond Care Sharing members may enroll in to extend their sharing limits. For an additional monthly share of \$20 per unit, ExtenCare offers additional sharing of \$100,000 per person per year. This additional sharing limit extends the annual sharing limit as well as the lifetime illness limit.

ExtenCare must be chosen at enrollment or during the annual renewal period. Any ongoing incidents at the time ExtenCare becomes effective will be considered pre-existing and are not shareable under ExtenCare. Only incidents beginning after ExtenCare is effective will be considered for sharing.

## **7. Details of Sharing**

### **A. Negotiation of Medical Bills**

When larger medical procedures are anticipated, it is advisable to contact the office ahead of time. This provides our repricing team the opportunity to negotiate fair pricing for the services and arrange a

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*

pre-service agreement. If no pre-service agreements have been made by CHA, the member should attempt to negotiate a discounted price for their medical services, especially on larger bills.

## **B. Submission of Medical Bills for Sharing**

Providers should send all bills directly to the member, who is responsible to assemble the bills from each particular incident and forward them to CHA. Bills must be submitted to CHA in English and in U.S. dollars. To be eligible for sharing, bills submitted must include a completed self-pay request for sharing, a medical release of information form, and a complete detailed billing from the provider which includes diagnosis and procedure codes, the amounts billed for each procedure and the amount of any discount already received. A CMS form 1500 or a UB-04 filled out by your provider is also a very acceptable substitute for an itemized billing. These forms contain all the medical information we need to process your bill correctly. (Proper documentation of services provided helps avoid delays in processing your reimbursement.)

All bills for **incidents** that total **less than** \$1,000 of billed charges are the responsibility of the member to negotiate and settle directly with the medical service provider. Bills for incidents that total less than \$1,000 of billed charges will not be applied to the AMR and consequently need not be submitted to CHA.

All bills for **incidents** that **exceed** \$1,000 of billed charges should be sent to the office together with the proper bill submission documentation, where they will be reviewed and processed. CHA will reimburse the member\* for 100% of approved discounted charges, less their full AMR, if not already satisfied. At this point the member is responsible to settle the bill with their health care provider, using the funds CHA has provided and taking personal responsibility for any amount that was applied to their AMR.

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*

Remember that an **incident** may be comprised of multiple bills. Please see the Glossary at the end of these Guidelines for further explanations of **illness** and **incident**.

Medical bills must be received in the office within two (2) years of the date of service to be eligible for sharing. Corrected bills or appeals must be received in the office within one (1) year of the date the original bill was processed to be eligible for sharing.

\*On rare occasions, a provider may require that payment be sent directly to them to obtain the most favorable settlement terms.

### **C. No Advance Sharing of Medical Expenses**

With the exception of global maternity fees that are charged prior to delivery\*, CHA members do not share in advance on any medical expenses. Medical bills should be submitted after services have been rendered.

\*See *Maternity Provisions* under section 7-F for more details.

### **D. CHA is Secondary to Other Sources**

There are many blessings and benefits associated with participating in a Health Care Sharing Ministry. However, it is very important to remember that Christian Health Aid is not insurance.

CHA is secondary to all other sources of reimbursement for a member's medical bills including any health insurance, liability insurance, worker's compensation, Medicare, or other aid programs in which the member participates, with the exception of Medicaid. (Medicaid is always payer of last resort.) In the event there is other coverage available, medical bills must be submitted to these sources first and all resources exhausted before bills will be considered for sharing. A copy of the other coverage's explanation of benefits should accompany the bill to avoid duplicate payment.

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*



## **E. No Primary Network**

CHA is not contracted with any primary networks. This means that members are free to receive their health care at the provider of their choice. There is no list of preferred providers and there are no penalties, sharing differentials, or other incentives to use one provider above another.

## **F. Maternity Provisions**

Maternity bills are shareable for members of Diamond Care Sharing.

Pre-existing pregnancies when joining Diamond Care Sharing are excluded unless you have been a member of Traditional Sharing or Emerald Care and are changing to Diamond Care with no lapse in membership. Otherwise, you must be a member at least 300 days before the Doctor's estimated due date.

Each pregnancy is considered one incident. Since the Annual Member Responsibility resets each January 1, Diamond Care Sharing members may be responsible for two AMR's on a single pregnancy when the pregnancy spans portions of two years.

Global maternity fees for which the provider requires pre-payment before delivery may be submitted to CHA for sharing at the time they are paid. This is the only situation in which CHA will approve a bill for sharing before the services have been provided.

When global maternity charges include newborn care, we need a breakdown of the portions that belong to mother and baby. If this is not possible, by default we will assign 75% of the charges to the mother and 25% to the baby.

The baby must be entered in CHA for nursery and subsequent medical bills to be eligible for sharing. Eligible medical bills will be shared after the baby's AMR has been satisfied.

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*

When a newborn baby has been dismissed from the hospital as a 'well baby', any subsequent shareable medical bills will constitute the beginning of a new incident. (Exception is for circumcision performed within one month of birth, which may be considered part of the newborn incident.)

***G. American Medical Association (AMA), or American Dental Association (ADA) Approved Treatment***

To be considered as eligible bills for sharing, testing or treatment performed in the United States must be approved by the American Medical Association (AMA), or the American Dental Association (ADA) where applicable.

Treatment performed outside the United States may be submitted for sharing if the same treatment is approved by the AMA or ADA in the United States. Bills incurred outside the USA must be paid by the member, converted to US currency, and then submitted to CHA for sharing.

Treatment performed outside the United States that is not approved by the AMA or ADA in the United States is not eligible for sharing, with the following exception: M-6 artificial disc replacement surgery is eligible for sharing.

Alternative medicine costs are not eligible for sharing.

## **8. Medical Services for Which Bills MAY Be Shared Among Diamond Care Sharing Members, Subject to Being Part of a Qualifying Incident**

*When calling with questions regarding whether a particular service is eligible for sharing, a procedure code from your doctor will help us give you accurate information.*

### **A**

Accidents – including but not limited to:

- Fractures
- Insect Bites
- Lacerations
- Poisoning
- Sprains

Allergy Testing

Ambulance – Air and Ground, limited to \$5,000 per incident

*–Note: Many ambulance companies (especially air ambulance) have membership programs that you can join for a very reasonable annual fee which guarantee you will not be left with a bill should you ever need their services. We encourage you to check with the ambulance services in your community.*

Anesthesia

Apnea Monitors

Assistant Surgeon

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*

## **B**

Behavioral Health Residential Treatment billed as a package (75% of charges are shareable)

Bili Blankets

## **C**

Cataract Surgery

Chemotherapy Treatment (including other medications or injections given in direct connection with the chemotherapy)

Cochlear Implants

Colonoscopy (screening or diagnostic)

Consultations

Continuous Glucose Monitors (CGM)

Critical Care Unit

## **D**

Dental care due to accident while a member of CHA, and occurring within 1 year of date of accident. Chewing accidents excluded.

Diagnostic Testing – including but not limited to:

- Bone Scan
- CT Scan
- EEG
- EKG
- Lab Testing
- Mammogram

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*

- MRI
- Sonogram
- Sleep Study
- Ultrasound
- X-ray

## Dialysis

### Durable Medical Equipment, including:

- Apnea Monitor
- Bili Blanket
- Continuous Glucose Monitors
- Home Infusion Pump
- Insulin Pump(supplies not included)
- Nebulizer

## E

### Emergency Room

## H

Home Health Visits (Licensed Personnel Only) - subject to the following restrictions:

- Maximum of 24 Visits per Year
- Excludes Assistance with Activities of Daily Living

### Home Infusion Pumps

Home Services for the same procedures as covered when provided at a clinic.

## Hospice

*Diamond Care Sharing, offered through Christian Health Aid - a Health Care Sharing Ministry - is not insurance*

Hospital Room and Board

## **I**

Immunizations (as part of a qualifying incident – use local health dept when possible to reduce cost)

Injections (as part of a qualifying incident)

Insulin Pump – does not include supplies billed with pump - \$5,000 maximum

Intensive Care Unit

IV (Inpatient and Outpatient)

## **M**

M-6 Disc Artificial Disc Replacement Surgery

Maternity Care and Delivery (except pre-existing – must be a member of Diamond Care Sharing for 300 days before Dr.'s estimated due date)

Medications & Supplies While Under Hospitalization or Emergency Room

Mental Health Benefits - including:

- CT Scans
- Evaluations and Interpretation of Examinations
- Individual & family psychotherapy
- Laboratory Testing
- Medication Management
- MRI
- Office visits

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*

- Psychiatric Diagnostic Evaluations or Interviews
- X-rays

## **N**

Nebulizers

Neo-Natal Nursery

Non Face-to-Face Services

Nursery

## **O**

Office Surgery

Office Visits (as part of a qualifying incident)

Operating Room

Organ Transplants – Donor and Recipient

Orthotics - including:

- Braces
- Prefabricated Casts
- Splints
- Walking Boots

Osteopathic Manipulation

Out-patient Surgery

## **P**

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*

Physician Charges for Inpatient Care

Plastic Surgery - limited to:

- Reconstructive Surgery Following Cancer Surgery
- Repair of a Congenital Defect
- Surgery Needed as the result of an accident occurring while a member of CHA

Post Mortem Examinations (Autopsy)

Prescriptions (as part of a qualifying incident)

Progesterone Injections for pregnancy

Prostheses for breast and eye

Prosthetic Implants

Pulmonary Procedures provided at a clinic

## **R**

Radiation

Recovery Room

RhoGAM Injections for pregnancy

## **S**

Skilled Nursing

Special Services including extra time required by a physician for emergency or after-hours services, services requiring extra supplies, and prolonged services required as part of on-going patient management or required standby services.

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*



Supplies for Inpatient Use, Emergency Room, Outpatient Surgery, Burn, Accident, and Respiratory Needs

Surgeon's fees

Surgical Implants, including prosthetic, excluding dental

## **T**

Therapy – up to 45 sessions per year, including but not limited to:

- Eye
- Occupational
- Physical
- Speech

(Must be ordered by an MD, ARNP, or PA and performed by a licensed therapist. Excludes developmental or educational therapy.)

## **W**

Wart Removal

## **9. Medical Services for Which Bills May NOT Be Shared Among Diamond Care Sharing Members**

### **A**

Alcohol Use – Medical bills incurred in which alcohol use was a contributing factor are not eligible for sharing

Allergy Vials & Shots

Alternative Medicine

Artificial Insemination

### **B**

Bariatric Surgery

### **C**

Chelation Therapy

Chiropractic Care

Clinical Trials

Contact Lens

Contraceptives

Cosmetic Surgery

### **D**

Dental Care, except when due to accident occurring while a member of CHA (see exceptions under *Services for Which Bills May Be Shared*)

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*

Disc Decompression Therapy

Drug abuse - Medical bills incurred in which drug abuse was a contributing factor are not eligible for sharing

Durable Medical Equipment (DME) with limited exceptions (refer to Services for Which Bills May Be Shared)

## **E**

Education & Training

Enuresis Therapy

Experimental Medicine

Eye Glasses

## **H**

Hearing Aids

## **I**

Illegal Activity - Medical bills incurred in which a contributing factor is the member being engaged in an illegal occupation or illegal activity are not eligible for sharing

Illegitimate Births except for pregnancy resulting from rape

Infertility Testing

In Vitro Fertilization

## **M**

Mental Health Procedures not covered include:

*Diamond Care Sharing, offered through Christian Health Aid - a Health Care Sharing Ministry - is not insurance*

- Electro-convulsive therapy
- Group psychotherapy
- Hypno-therapy
- Narcosynthesis
- Psychoanalysis
- Therapeutic magnetic stimulation

Military and Resistant Activity - Medical bills incurred in which a contributing factor is the member being engaged in military or resistant activity are not eligible for sharing

## **P**

Prescriptions for Routine Maintenance Medications

Preventive Care Visits

Procreative Management

Prostheses (see exceptions under *Services for Which Bills May Be Shared*)

## **S**

Self-Inflicted Injury (intentional)

Services in a Veteran's Facility

Sterilization or Sterilization Reversal

Substance Abuse Prevention, Counseling, and Treatment

Suicide and/or attempts

## **U**

Unlicensed Service

## **V**

Vision Exams, unless part of an incident.

# Glossary

## ***Annual Member Responsibility (AMR)***

CHA Diamond Care Sharing Members have chosen to be responsible for the first \$1,000 per person, per calendar year. Before bills may be submitted for sharing, they must exceed \$1,000 of billed charges per incident. Any medical expense that totals less than \$1,000 of billed charges per incident is the member's Personal Responsibility.

## ***Alternative Medical Treatment***

Alternative procedures are not accepted by the medical community, have not been researched and published in medical journals subject to peer review, are not widely understood or accepted as mainstream medical treatment and do not have properly listed Current Procedural Terminology [CPT] codes. Diamond Care Sharing does not share bills for alternative or chiropractic treatment.

## ***Illness***

A diagnosis of a particular medical condition, injury, or illness which can be treated once or multiple times (multiple incidents). CHA Diamond Care Sharing limits are determined by illness and year.

## ***Incident***

Testing and/or treatment for a medical condition, injury, or illness.

## ***Medical Condition***

A disease, illness, injury, or disorder

## ***Pre-Existing Condition***

Any medical condition for which you are actively receiving or seeking treatment when you join Diamond Care Sharing. Excludes conditions for which you have not sought treatment for at least 90 days, or for which

*Diamond Care Sharing, offered through Christian Health Aid – a Health Care Sharing Ministry – is not insurance*

you are only taking routine maintenance medications.

**Units**

The head of the household is one unit; a spouse is one unit; all children comprise one unit. (Any two individuals must be two units and a family is a maximum of three units, regardless of the number of dependent children.)

# *Christian Health Aid*

301 S Fry St  
PO Box 336  
Montezuma, KS 67867

Website [www.theaidplans.us/cha](http://www.theaidplans.us/cha)  
Tel 620-846-2286

General Fax 888-977-8825  
Medical Bill Fax 888-977-8826

General Email – [info@cha.faith](mailto:info@cha.faith)  
Member Services – [membersupport@cha.faith](mailto:membersupport@cha.faith)  
Medical Bill Email – [bills@cha.faith](mailto:bills@cha.faith)

Revised 01/2021