



The Aid Plans Newsletter



VOLUME 8, ISSUE 1

March 2021

The Spirit of Sacrificial Sharing

The following was written by Abe J. Unruh in about 1967 at the end of his tenure as General Secretary of MUA and is an excerpt from Menonite Union Aid After 24 Years.

It is very essential that the spirit of sacrifice of standing and working together for our fellowmen is maintained in the church. What a people standing and working together for the welfare of God's kingdom can accomplish is exemplified by the children of Israel. Nehemiah, a high officer in court heard of the plight of his brethren in Jerusalem, he left his high position, made the long trek of 650 miles to rebuild the walls which had lain desolate for a large number of years. Although under much ridicule and opposition, he organized a distressful people to stand as one man with courage and vigor, holding the weapon with one hand and working with the other until the walls stood complete within 52 days. This achievement was not motivated by a promise of a large sum of money, but by voluntary service as a contribution to the Kingdom of God by Nehemiah who stands out in distinctness among the men of his day in leaving his high position for the love of his people. After the walls stood complete, Nehemiah remained another 12 years as governor of Jerusalem maintaining the official household to enlighten the

burden of the impoverished people. Where such a spirit manifests itself, there God has a chance to step in and bless the work and demonstrate his power. He gave Nehemiah power to organize a discouraged and demoralized people in a wretched condition who had suffered defeat after defeat, but now under Nehemiah we read: "The people had a mind to work." On the other hand, where a selfish spirit prevails and seeks its own, there God must draw back and leave us over to our own delusion. Once God withdraws his protection, we are left to ourselves.

Once a self-seeking spirit is prevalent and is more interested with a concernment to get out of a mutual aid system everything or more than he puts into it, he has become worthless as a booster and helper in the society, he becomes like freight to his brethren who must struggle to keep the fire of the mutual aid spirit aglow. John F. Kennedy in his inaugural address said: "Ask not what your country can do for you—ask what you can do for your country." This statement is very true in all walks of life, especially so in an aid society, where this spirit is present, there things glide smoothly, but where a self-seeking spirit prevails, begins looking for loop-holes for a profit, there it is hard for fellow

brethren to up-hold the moral standards of an aid society, here the spirit of sacrifice to the brotherhood is lost, this all has a tendency to sidetrack the genuine purpose, the sole intention of the aid society.

May the spirit of sacrificial sharing be maintained in our society, and where by imperfect motivations or faltering practices the crumbling walls have been dabbled by untempered mortar with yielding to unsound compromises, let us rebuild and diligently withstand pressures from sources that will weaken our commitment and biblical relationship.

The following lines were found among Abe's items after his passing and are attributed to him.

**God feeds where He leads
And provides where He guides,
But where the lust is greater than the must
And the greed greater than the need,
There God has not led,
And there's trouble ahead;
Therefore take heed and let God lead.**
A.J. Unruh

BAA Bulletins

NEW FOR 2021!

- Effective January 1, benefits for towing & storage charges incurred as the result of an accident have increased as follows:
- BAA now pays up to \$1,000 per incident on cars, pickups, vans, SUV's, etc.
- BAA now pays up to \$5,000 per incident on heavy trucks & semis.
- Deductibles have been updated to more accurately reflect our current economy.
- Light vehicles now carry a \$200 comprehensive and a \$300 collision deductible.
- Heavy trucks and semis now carry a \$300 comprehensive and a \$750 collision deductible.
- Rates have been slightly increased as well to help keep up with inflation.
- For those homes where the head of the household is not a church member, but their spouse is, we now allow them to have at least two vehicles enrolled in BAA for family transportation instead of only one as we have in the past.

A huge

Thank You!

To all of you who pay your shares in a timely manner, saving us the effort and expense of sending second notices and/or cancellations!

TRUCK VALUES

For our members who have trucks enrolled in BAA, please pay special attention to the values assigned when you receive your policy renewal info. Since truck values vary so much depending on their condition and customization, we trust you to help us keep the values current on your policy.

ACH PROGRAM OVERVIEW

For those who are signed up for our monthly bank account withdrawals for your shares, we would like to give you a brief explanation of how the monthly cycle works.

On the 25th of each month, we generate a file containing a record of all the monthly charges that are due up to that point in time.

At this point, we mail out change letters to those who may have made a vehicle change, a bank account change, or whose vehicles may have been re-evaluated, resulting in a different monthly share amount. This gives time for these letters to arrive in your mailbox before the next monthly withdrawal is made on the 10th of the following month.

Please bear in mind that if you make changes to your policy after the 25th of the month, those changes will not be reflected in the upcoming bank draft on the 10th of the month, because the file was already generated on the 25th of the month.

As you can see, it can easily take a month or two for the adjustments to all be worked out and for your monthly withdrawal amount to even out again. Please contact us if you ever have any questions about what is being withdrawn.

We encourage you to use our website whenever possible for submitting vehicle applications and loss claims.

Forms submitted in this way decrease the chance for errors as the data can be copied and pasted directly from the forms received.

There are two choices for submitting forms through the website—the online form, or the downloadable pdf form. If you use the online form, please follow it all the way through to the end and click the "Submit" button. Do not print and fax this form. If you want a printable form, please choose to download the pdf form instead.



BAA USA currently covers 18,787 vehicles and pays out nearly \$30,000 per workday in losses.

MUA Musings

NEW FOR 2021!

Our board of directors has recently re-examined some of the MUA guidelines. Following are some changes that became effective January 1, 2021.

- The guideline that reads, *"Collision damage to buildings (including garage/shop/shed doors) shall not be covered if the party responsible for the damage is a member of the policy holder's household, unless the building is a business covered at commercial rates"* has been rescinded, allowing us to help with these losses.
- The guideline stating that *"Damage caused by objects thrown through machinery windows by the operating machine, such as mowers, shredders, etc., shall not be eligible for payment."* has been rescinded, opening the door for MUA to assist with these losses.
- The guideline stating that *"Damage to tractors or other machinery that roll into fishponds shall not be eligible for payment"* has been rescinded, allowing MUA to help with these losses.
- In the past, when a piece of machinery was owned jointly by two members and they each had their respective percentage covered on their policy, they

were each charged a full deductible in the event of a loss. This has been revised so that each one will pay a percentage of their personal deductible, based on their percentage of ownership.

- Drones that are purchased for business use may now be entered in MUA at the rate of \$1 per \$100 of coverage (E rate).

RATE STRUCTURE CHANGES COMING!

In an effort to provide greater equality to business owners, including those in the business of farming, rate structures for business property have been revised. These rates will be effective with your next policy renewal taking place on or after July 1, 2021.

The C rate (currently .50 per \$100) will be reduced to .45 per \$100.

Property currently entered in the C rate will remain in the C rate, billed at the lower rates.

Farm machinery which heretofore could optionally be entered in the B or C rate will all be entered in the C rate (this does not include equipment installed in livestock barns).

Having farm machinery entered in the C rate provides the benefit of collision coverage at all times.

If you have further questions re-

garding these changes, please feel free to contact the office.

REVIEW OF GUIDELINES CONCERNING COLLECTORS' ITEMS

As a reminder, we would like to draw your attention to Article 8, #1 of the MUA Guidelines which states, *"Collectors' items such as coins, guns, antiques, etc., shall not be eligible for coverage."*

This guideline is not meant to insinuate that these items are sinful, but rather the fact that they are not usually essential to our life or livelihood, but rather items owned for our personal interest or hobby.

Where antiques are being used in place of modern items that would normally be covered, they may be included. For example, someone who furnishes their house with antique furniture and uses it every day is welcome to include this in their household contents coverage. For a farmer who uses an antique tractor to farm with, by all means enter it on your policy. This is different than the collection of antique tractors kept primarily for hobby or exhibition purposes. Similarly, a couple of guns kept in the house for predator control may be included in your household contents coverage.

May the spirit of mutual aid be a guide for us in these areas.

ITEMS IN TRANSIT

Please remember that for MUA to cover items you are transporting, (including ATV's and UTV's being hauled on a pickup or trailer) the items need to be securely fastened to the vehicle on which they are being hauled. See Article #10, Item D-4 in MUA Rules & Regulations.

AT WHAT POINT IS PROPERTY CONSIDERED A TOTAL LOSS?

If the cost to repair property exceeds the value of the property, it is obvious to all involved that it is a total loss. What about the times when the cost of repairs is somewhat less than the value, but it just doesn't make sense to put that much money back into it? MUA suggests that when the repairs will cost 85% to 90% of the value of the property, it may be time to consider it a total loss.

MUA Musings continued



BEAR IN MIND

- When purchasing new property, please remember to contact your district secretary as soon as you can, even before you have closed the deal on the property. This is especially helpful when purchasing real estate. Most lenders require proof of coverage before signing papers. It is not uncommon for a lender to call us on closing day to request proof of coverage and we have no record of the property on the policy. When you decide to make a purchase, please contact your local MUA secretary right away. It is easier to add the property to the policy and cancel later if the deal falls through than to get to closing day and be scrambling to get coverage in place.
- Covering your property at less than full value to save share dollars can be problematic if you ever experience a loss. Property that is covered at less than 80% of its actual value is considered only partial coverage and losses are pro-rated accordingly. For example, if a tractor that is worth \$100,000 is covered at \$60,000, it only has 60% coverage. In the event of a \$10,000 loss to this tractor, MUA would only be able to pay \$6,000 (60%) of the loss.

In MUA's first full year of operation (April 1944 thru March 1945) they paid out about \$3,200 in losses.

In 2020, MUA paid out about \$7,000,000 in losses.

Storm losses were the highest, at \$2.6 million, followed by fire losses at \$1.7 million.

The dollars you share with your brethren make this possible. God bless you for sharing!

- When sending your payment in to MUA, it is very helpful if you either send the stub with your check or write the policy number or numbers on the check. This is especially helpful when paying multiple policies with one check.

SPORTING AND RECREATIONAL ITEMS

At the Annual Meeting in 1973 the following resolution was adopted:

Resolved that the MUA shall not cover sporting goods, vehicles and/or equipment, such as: boats, snowmobiles, motorcycles, etc. and other misc. sporting items.

This decision seems to be in keeping with the teachings the Church upholds against worldliness, carnality, and poor stewardship.

Additionally, the loss of these items could hardly have been called a hardship. Consequently, they would have hardly fit the original vision and purpose of the aid plans to assist members in time of need.

We are nearly 50 years past the date of that resolution. The core mission and vision of the aid plans has not changed—we are still here to help each other in times of need.

However, the affluence we live in today has changed the way we look at many things in life, including the possessions which we consider legitimate or even necessary.

What should be our response when a member wishes to enter his camping equipment, fishing boat, hockey skates, guns for big game hunting, or expensive bicycles in MUA?

Quality family time is often spent in outdoor activities. Lessons can be learned from nature. Fathers and sons can bond during hunting expeditions. Most of us would agree that spending money for healthy outdoor activities would be much better than admission to amusement parks and other such places of entertainment.

Is there a difference between sporting goods and recreational equipment? How many of these things fit the spirit of mutual aid?

***MUA USA currently covers
\$3,471,403,211 worth of property and
pays out over \$28,000 per workday
in losses and donations.***

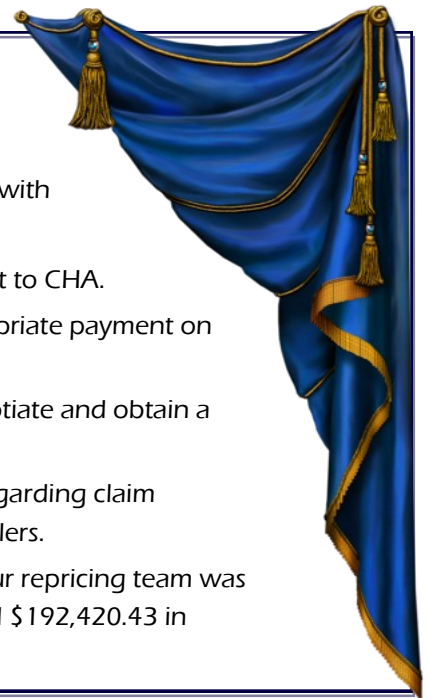
CHA Comments

NEW FOR 2021!

- The pre-existing, non-shareable, clause for pregnancy for CHA members who change plans to Diamond Care or Emerald Care during the pregnancy has been removed. The pre-existing clause remains in place for those joining CHA, as opposed to those who are merely changing plans.
- Sharing for plastic surgery needed as a result of an accident (which occurred while being a member of CHA) was previously limited to two years after the date of the accident. The two year limit has been removed and these surgeries will be shareable regardless of the amount of time that has elapsed since the accident.
- GREAT NEWS FOR THOSE ON MEDICARE!!! The Annual Member Responsibility (AMR) for members who have both Medicare Part A and Part B has been reduced to \$500!
- If one spouse is on Medicare and the other is not yet eligible for Medicare, we now allow a family plan exception. This means that the spouse who is on Medicare may cancel their CHA membership while the non-Medicare spouse retains their membership in CHA.
- Residential treatment centers for behavioral issues such as depression, OCD, eating disorders, etc. often bill a lump sum charge per day, week, or month and do not offer a detailed billing. Due to the inability to tell what all the charges are for, these have been considered non-shareable in the past. We have begun sharing on 75% of these bills, still subject to the AMR or IMR and percentage of the membership you have chosen.
- Immunizations are now shareable, subject to your annual membership responsibility, and if you are a member of Diamond Care or Emerald Care it must be part of a qualifying incident. We are putting out an urgent plea to be judicious about where you receive your immunizations. Private physicians' offices can charge upwards of \$1,000 for a normal round of infant immunizations that can often be obtained at your local health department free or at minimal cost. Working together can help us keep monthly shares to a minimum.
- Durable Medical Equipment (DME) sharing under the Traditional Care has been expanded a bit to include the following items: nutrition infusion pumps, respiratory equipment (including oxygen and CPAP machines), pacemaker monitors, external defibrillators, and home dialysis equipment.

A PEEP BEHIND THE SCENES IN CHA

- In 2020, our repricing team reviewed 16,868 claims that were sent into CHA with a total billed amount of \$14,268,472.61.
- Our repricing team was able to obtain savings on 95.18% of those claims sent to CHA.
- They have analyzed over 35,711 line items and codes to determine an appropriate payment on our claims.
- It takes an average of 7 phone calls and 4 faxes or emails to successfully negotiate and obtain a contract with a provider.
- They averaged a combined 84 incoming and outgoing calls a day in 2020 regarding claim questions, negotiations, balance billing questions, and follow up calls with billers.
- For our members that have exceeded their membership limits for the year, our repricing team was able to assist them as well. For those members, they have saved an additional \$192,420.43 in payments.



CHA Comments continued

CHRISTIAN ETHICS & CHA

From time to time we receive inquiries at the office from those who are not currently members of CHA and who are facing sudden or unique health-care needs. Being a health care sharing ministry with a common Christian bond among its members, it is a pleasure to be able to help those who are in distress. CHA's various memberships have minimal pre-existing clauses (and actually the Traditional Care has none!) This leaves a "loophole" for those who have not had a health plan of any sort or whose current health plan does not help with their current need. Oftentimes, these people are able to become members of CHA and receive help.

There is another side to this scenario that needs to be considered. The money that is being shared with them comes from CHA members who have already been faithfully sharing. There is no "free money" out there and every penny in CHA's treasury has come from some brother or sister's living.

What then is the responsibility of the new member who finds help from CHA for their current medical needs? It seems that as a Christian, their gratitude to the brotherhood would behoove them to continue their membership with CHA in order to be able to help some other struggler down the road. It can be a very real temptation to collect what we can from the brotherhood and then cancel our membership because we have fallen on hard times. Surely God would have us to remember the Golden Rule in this situation as well as all others in our lives.

We would also like to address another challenge to our Christian ethics. Many of our members are

self-pay members, meaning that they deal with the providers directly and then submit their bills to CHA for reimbursement. In many cases, the providers have not yet been paid by the member when they turn the bill in to CHA for sharing. Most providers are gracious enough to wait for the member to receive the funds from CHA before in turn receiving their payment from the member.

The challenge arises when the member has received the funds from CHA but has not yet paid the provider for which the funds were allocated. If there are other pressing needs or even desires, such as a longed-for vacation, the temptation presents itself to use the money received for other items and pay the medical bill later.

It presents an awkward situation at the office and can throw a shadow on the member's integrity when the provider calls us much later to inquire about payment for a bill that they have not received payment for, only to learn that CHA paid it long ago. May the light of Christ's gospel of peace not be dimmed by shady financial dealings among His children!

\$40,000 IS NOT THE LIMIT

While the Traditional Sharing currently has an annual maximum payout of \$40,000, this is not the end, but merely the limit of what the office is authorized to pay according to Guidelines.

There is additional help available

through the Brother-to-Brother Fund which is administered by the Board of Directors at their quarterly meetings.

There are a couple of ways in which help can be obtained from the Brother-to-Brother fund.

In every case where a member has exceeded the annual maximum, CHA will check back with the local deacon one year later to see whether the medical bills are taken care of, and if not, they will be considered by the board for a donation.

There are several reasons why CHA waits for one year to initiate the inquiry. Many times after the \$40,000 has been paid, facilities are willing to negotiate the remaining charges with our member. They may have in-house financial assistance packages, whereby they can greatly reduce the bills. It also gives the local congregation and family a chance to reach out and lend their monetary support to our member.

We realize that in some cases, negotiations with the medical provider are accomplished sooner than the one year mark, and the provider may offer a better deal if the bill is settled promptly. We are always glad to consider any of the 'over-the-limit' cases before the year has elapsed, at the request of the member together with their local deacon. Feel free to submit a letter as soon as you feel the bills have been reduced as much as possible.

In either case, the board has requested that the local deacon be involved in submitting these re-

CHA currently has 9,761 members enrolled. On an average day, over \$56,000 are shared between members for medical bills.

quests for help from the Brother-to-Brother Fund so as to be better able to equitably service these needs.

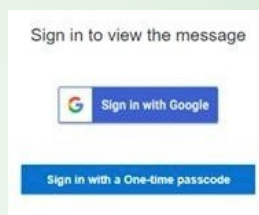
INCOME TAX ISSUES

Disclaimer: *CHA staff are not tax professionals and we strongly encourage you to seek advice from your tax professional regarding the following issues. What we say is not conclusive and should not be considered legal advice, but is simply a statement of our current understanding of these issues.*

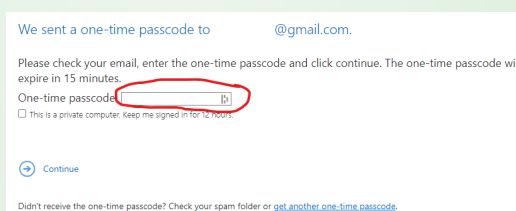
- CHA is not insurance; therefore the shares paid to CHA are not deductible as an insurance expense on your Federal Income Tax return, and CHA cannot issue a Form 1095. State law varies from state to state regarding deductibility of your shares as an insurance expense.
- Shares paid to the Member Sharing Account are not deductible on your income tax return as a charitable donation because there is a strong possibility that you may receive part or all of this money back to help cover your own medical expenses.
- Donations made specifically to the Brother-to-Brother Fund or the Share Assistance Fund are tax deductible as charitable donations. CHA is happy to provide receipts for these donations.
- Employers may pay CHA shares for their employees, but need to keep in mind the following point: All such shares paid on behalf of the employee are taxable income to the employee and should not be considered a health care fringe benefit. They must be included as taxable wages to the employee on their W-2 form.

Tips for opening your secure emails from CHA

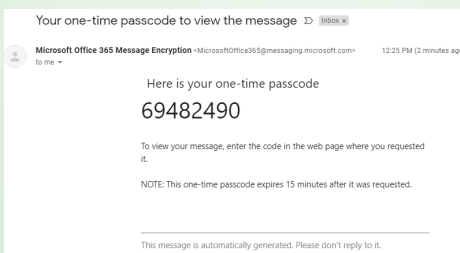
- 1) Do not open the attachment in the email—rather, click on the blue “Read the message” button in the middle of the email. This will open the message in an internet browser.
- 2) You will then have 2 options: #1 You may “Sign in with a Microsoft or Google account), or #2 You may “Sign in with a One-time passcode” as referenced in the screenshot below



- 3) If you click the blue button to “Sign in with a one-time passcode”, your browser will open a screen with a box in the middle to enter the One-time passcode as reference in the screenshot below - **Do not close this window!**



- 4) Leaving this window open, go to your email (in a different browser window or email client) and retrieve the one-time passcode from the email that was just sent (see example of email below)



- 5) Return to the window you left open a minute ago and enter the one-time passcode and click “Continue”. This will open your email with the attachment in a pdf file that you can click to view.



Passing along the thanks to you, the brothers and sisters who have shared with those in need

To the MAA board & all
Thank-you SOO very much
for covering our water leak
expense. Our hearts are over-
whelmed at the love & care
from the brotherhood...
May God bless you all..
Evan & Melanie Kramer

Dear EHA,
Thanks SO
much for all
the help with
our medical
bills. We really
appreciate it!
Name withheld
by request

Dear EHA & Members,
Thank-You to the Brother
to Brother Account! For
the donation. It brought
tears to my eyes. We sure
don't deserve it, are unwor-
thy, AND we appreciate it
A LOT! Thank you!
Lester and Renee Wenger

Good morning! I just wanted
to send a Thank you message
for all the payments we have
gotten recently. For our
barn blowing down and our 2
vehicles and our son's vehicle.
Hopefully we can get through
life awhile without any new
troubles?! (maybe)

Thank you !
Terry and Linda Becker

Dear BAA,
You recently made a very
generous donation to us.
Me and my wife would
like to especially thank
you for this. We know it
was not typical protocol,
and we are so grateful
that you decided to help
us out. We feel very unde-
serving.
Name withheld by request

EHA Board and whoever
involved.

We want to send a big
thank you for helping with
our medical bills. We are
very grateful and hum-
bled by the help we re-
ceived. We would have
been a long time paying
on the amount we owed.
May God Bless you all.
Thank you

Name withheld by request

Dear Brethren,
Just want to say a
big thank you to you
as a committee and to
all who contribute. The
money you sent was a
huge help. Pray for
me that I will be a
good steward.
Sincerely,
Cameron Goertzen

We are VERY grateful
for the extra help we
received from EHA for
the surgery, hospital &
physician bills we had
following my open heart
surgery for aortic valve
replacement. It helped a
lot ~ I have life! What
a blessing of the brother-
hood!

In Appreciation,
Steve & Anita Unruh

Dear EHA Members,
A heartfelt thank you to
each one for the gift of
money to help with the
infusions I receive on a
regular basis to help con-
trol chronic persistent
asthma. The infusions are
very costly, and the gift
helps cover the ongoing
cost. God Bless!
Dallas and Linda Koehn

Dear MAA
We want to thank this committee
for especially considering us in
our damage to our tractor. We
realize we didn't deserve and you
were not obligated to consider us.
It seems like the Lord has al-
lowed us to come to a place of
unusual dependency. It seems like
our situation would fail if we
hadn't had special help from the
brotherhood. Very humbling.
Thanks and God Bless You
Name withheld by request

The Aid Plans

...sharing makes a difference...

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PO Box 336
Montezuma, KS 67867

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

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

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

