

Christian Health Aid Newsletter

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CHANGES FOR 2022

As we head into a new year, there are some changes we wish for you to be aware of.

- ♦ Ongoing outpatient IV therapy for chronic illness where no cure or foreseeable completion of treatment is expected has been recategorized as routine maintenance medication for Diamond Care members, meaning it will no longer be a shareable expense. Sharing for this therapy is still available with Traditional Sharing membership.
- ♦ Direct Primary Care (DPC) monthly subscriptions will be shareable at 50%, not subject to Annual Member Responsibility, for members of Traditional Sharing.
- ♦ Previously, dental care due to accidents was only covered under medical sharing for a period of one year after the date of the accident. The one year limit has been removed. This applies to all three membership types.
- ♦ Electroconvulsive therapy (ECT) for

mental illness will be shareable for members of Traditional Sharing.

- ♦ A third exception has been added to the list of allowable exceptions to the family plan. For young married couples where one spouse is still covered under their parents' insurance due to the requirements of the Affordable Care Act, the insured spouse is no longer required to join CHA in order to allow the uninsured spouse to be a member.
- ♦ See reverse side for sharing rates for 2022.

Please contact us if you have any questions about your membership for 2022.



Christian Health Aid

2022 Rates and Limits

Traditional Sharing			
\$1,000 Annual Member Responsibility (AMR) except those with Medicare A & B who have a \$500 AMR			
\$2,000 Annual Family Responsibility			
Annual Medical Sharing Limit \$40,000 per person			
Age Bracket	Ages	Annual Share Amount	Monthly Share Amount
1	00-14	\$936.00	\$78.00
2	15-19	\$1,380.00	\$115.00
3	20-24	\$1,824.00	\$152.00
4	25-29	\$2,100.00	\$175.00
5	30-34	\$2,400.00	\$200.00
6	35-39	\$2,640.00	\$220.00
7	40-44	\$2,904.00	\$242.00
8	45-49	\$3,204.00	\$267.00
9	50-54	\$3,444.00	\$287.00
A	55-59	\$3,720.00	\$310.00
B	60-64	\$3,996.00	\$333.00
C	65+	\$2,004.00	\$167.00

Dental Program (available only with the Traditional Sharing)			
\$150 Dental Annual Member Responsibility (AMR)			
Annual Dental Sharing Limit \$1,000			
Age Bracket	Ages	Annual Share Amount	Monthly Share Amount
All	All	\$312.00	\$26.00

Vision Program (available only with the Traditional Sharing)			
\$150 Vision Annual Member Responsibility (AMR)			
Annual Vision Sharing Limit \$1,000			
Age Bracket	Ages	Annual Share Amount	Monthly Share Amount
All	All	\$156.00	\$13.00

Diabetic Supply Program (available only with the Traditional Sharing)			
No additional shares required to enroll - - Not subject to the Annual Member Responsibility (AMR)			
Type 1 Diabetic Monthly Supply Sharing Limit \$300			
Type 2 Diabetic Monthly Supply Sharing Limit \$150			

Emerald Care Sharing			
\$5,000 Incident Member Responsibility (IMR)			
Annual Sharing Limit \$100,000 per person *			
Illness Sharing Limit \$125,000 per illness *			
Age Bracket	Ages	Annual Share Amount	Monthly Share Amount
All	All	\$696.00 per Unit	\$58.00 per Unit

Diamond Care Sharing			
\$1,000 Annual Member Responsibility (AMR)			
Annual Sharing Limit \$200,000 per person *			
Illness Sharing Limit \$125,000 per illness *			
Age Bracket	Ages	Annual Share Amount	Monthly Share Amount
All	All	\$2,448.00 per Unit	\$204.00 per Unit

ExtenCare (available only with Emerald Care Sharing & Diamond Care Sharing)			
* This option extends sharing limits for Emerald Care and Diamond Care by \$100,000 per person per year			
Age Bracket	Ages	Annual Share Amount	Monthly Share Amount
All	All	\$312.00 per Unit	\$26.00 per Unit