



Christian Health Aid Newsletter

DIRECT PRIMARY CARE



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Direct Primary Care, or DPC for short, is a financial arrangement between the physician and patient where the patient pays a periodic (usually monthly) fee to access unlimited basic primary care services from their physician.

This arrangement has multiple advantages for both patient and provider.

- DPC providers do not bill insurance companies, therefore it eliminates the need for filing claims which reduces time, frustration, and overhead cost for the physician and patient.
- A typical DPC practice has about 600 patients in comparison to about 2,500 for an average fee-for-service practice. DPC providers typically see less than 10 patients per day as opposed to 20 or 30 in a fee-for-service practice. This allows for extended, unrushed appointments, giving time to focus on the patient's entire well-being and work on preventive medicine instead of only addressing current symptoms. In the long-run, this equates to better overall health for the patient.
- With a smaller patient base and more time for their patients, DPC physicians typically offer their patients 24/7 access via text, email, phone, or video chat. This allows many issues to be handled

electronically once the physician/patient relationship has been established. If an in-person appointment is needed, it can often be scheduled the same day or within a day or two.

- Because the physician is less hurried, they are able to feel good about the job they are doing as opposed to the burnout many are experiencing in the high pressure environment of fee-for-service practices. When a physician feels good about the care they provide, the patient receives better care.
- Minor procedures such as laceration repair, skin lesion removal, and setting a simple bone fracture can often be accomplished in the office (even after hours) rather than using expensive emergency room services.
- While DPC arrangements do not usually include things like lab work and x-rays, the practice usually provides these items at contracted wholesale prices, greatly reducing the cost to the patient. A DPC provider may also have a repertoire of diagnostic service providers to recommend who offer services at substantially reduced prices for cash pay patients.
- The DPC practice may also offer prescription medications at wholesale prices. This can poten-

tially reduce costly medication bills by half or more.

- DPC providers will in some cases offer home visits for those who are home-bound or have compromised immune systems.

Following are some things to consider when signing up for DPC.

- You will want to keep your CHA membership in place to help with the cost of hospitalization, specialist visits, diagnostic testing, and other items that do not fall into the primary care category.
- Patients who are on Medicare or Medicaid may be able to use DPC, but will likely need to sign an agreement that they will not bill Medicare or Medicaid for the cost of the DPC subscription.
- The cost for an average DPC subscription ranges from \$35 per month for a child up to \$90 per month for someone over the age of 65. Many practices offer family discounts.
- We are happy to announce that beginning in 2022, members on the Traditional Sharing plan are eligible to have half the cost of their monthly DPC subscription shared by filling out a simple enrollment form! This sharing is not subject to the Annual Member Responsibility.

BROTHER-TO-BROTHER PAGE

- ◆ After losing her husband, a widow was left with \$25,000 of bills from her husband's medical treatments.
- ◆ A youth who had not yet joined CHA had an accident and was left with \$36,000 of hospital bills. They are now a CHA member.
- ◆ A member with unique vision problems had bills from a vision specialist of \$6,000
- ◆ A young family had accumulated medical bills of about \$3,000 they were challenged to pay.
- ◆ A young parent injured their back and due to joining CHA Diamond Care after the injury had occurred, the surgery charges were non-shareable as a pre-existing condition, leaving them with nearly \$15,000 to pay after their congregation helped out.
- ◆ A member had surgery, COVID, and other health issues that left them with about \$12,000 of unpaid medical expenses.
- ◆ A helicopter ride for a critically ill child cost \$85,000. After CHA and the congregation both helped out, there was still a \$30,000 balance due.
- ◆ A member injured in a work related accident was off work for six months. Medical bills left after CHA and congregational sharing amounted to \$28,000.
- ◆ A member who had surgery to remove cancer in multiple places was left with \$42,000 of unpaid medical expenses.

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**

Now! STRESS-FREE ENCRYPTED EMAIL FOR CHA SUMMARIES OF SHARING!

Many of you have shared your frustration with opening encrypted emails from CHA and we don't blame you—it has indeed been a confusing process!

We have recently changed to a different email encryption service, making the process completely painless for most recipients. Dependent upon your email server/provider, most of you should now be able to view our encrypted emails by simply opening your email like normal, with no log-in of any type required. Don't worry—they are still encrypted! For the few that may still receive a link to view the email in a browser, it is a much more direct, and less confusing process.

For those of you who have reverted back to snail mail because of the frustration, we invite you to give us another chance and re-enroll for email correspondence!

SHARE ASSISTANCE FUND

For those who find that the monthly shares to participate in CHA strain their budget -

There is help available!

Please visit with your local deacon about getting enrolled in Share Assistance to help you with your monthly shares.

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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



Changes for 2022

- ◆ 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. To enroll for this sharing, please contact the office for a DPC Enrollment Form.
- ◆ 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.
- ◆ Sharing rates for 2022 can be found on our website at www.cha.faith under the INFORMATION tab.

Please contact Member Services at 620-846-2286 or email us at membersupport@cha.faith if you have any questions about your membership.

FREQUENTLY ASKED QUESTIONS

- ◆ What is an AMR? *AMR stands for Annual Member Responsibility. It is the amount of your medical bills that you must pay personally before CHA begins sharing your bills.*
- ◆ What is an IMR? *IMR stands for Incident Member Responsibility. This term is used only for the Emerald Care Sharing where the member pays the first portion of every incident instead of only a fixed amount per year.*
- ◆ What does 'shareable' mean? *Shareable items are services that are on CHA's list of approved items that your fellow CHA members can help you with by sending you money from the Member Sharing Account.*
- ◆ What are monthly shares? *A monthly share refers to the amount that members contribute monthly to participate in CHA.*
- ◆ I'm on Traditional Sharing and I've used up my \$40,000 of sharing for the year. Now what? *Please call the office and speak to someone in Member Services. Our board of directors regularly contributes to needs exceeding the annual sharing limits. If we have not heard from you sooner, we will check back with your deacons after a year to see if you have found a way to settle your medical bills.*
- ◆ What should I do if my provider tells me they cannot accept my CHA card? *Please call the office and let us know which provider you are working with and we will contact them to see if we can clear up any misunderstandings.*
- ◆ I am a member of Diamond or Emerald Care—should I show my card when I go to the doctor? *Yes, show your card to your provider and explain that you will get help with the bill, but that you are expected to private pay and then turn your bill in to CHA for reimbursement.*

To Our Fellow Members of CHA,
We want to offer our heartfelt
thanks for the money you sent us to
pay off our daughter's hospital bills.
It saved us from years of monthly
payments and we feel blessed and
unworthy.
-Jesse, Nicole, & Malone Koehn

Thank you so much for the extra
donation we received after Jon's
back surgery. We are beyond
grateful and feel very unworthy.
Jon and Lilly Nace

We want to SIN-
CERELY thank you
for the "extra" help/
money you gave us.
We were not ex-
pecting that at all
and we feel unde-
serving. We thought
you had already
done your part! So
all we can say is
THANK YOU very
much and may God
bless you all. With
appreciation,
Elias & Colleen
Stoltzfus

A Big Thank you for the gift
of money you gave us early
this year. Was much appre-
ciated.
Thank you,
Marty & Rose Peaster

I want to write a special Thank
You for the monetary help we
received to cover the doctoring
we have been doing with my
eyes following my lasik proce-
dure. We were not expecting to
receive such a generous dona-
tion and feel very unworthy and
overwhelmed.
I have/am receiving help with
specialty lenses. May God bless
those that have given.
Sincerely,
Steven Jantzen

We want to sincerely thank you for
the generous donations we have
received for my cancer surgery and
also previously for my wife's back
surgery in Germany. We are so
thankful to you as the board and
the brotherhood for the gifts that
helped us pay off our medical bills.
Sincerely, Tom & Patty Giesbrecht

Everyone at CHA—
Thanks! It's such a little word when
you've been such a big help!
Thank You for helping us with our
medical bills!
Ward & Lois Litwiller

Thank you notes are printed with permission from the sender.



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

Email & Fax Directory

Dept.	Email address	E-Fax
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