

*Christian  
Health Aid  
Traditional Sharing*

*Member*

*Guidelines*



*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 or not 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 particular 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. No Waiting Periods or Pre-existing Condition Clauses

*CHA - a Health Care Sharing Ministry - is not insurance*

# **TABLE OF CONTENTS**

- G. Life Changes
- H. CHA for Medicare Patients
- I. Missionary Provisions
- 4. The Member’s Responsibility ..... 14**
  - A. Review Monthly Share Notice and Send Monthly Shares
  - B. Monthly Shares Cover Administration
- 5. Other Voluntary Sharing Programs..... 14**
  - A. Share Assistance Program
  - B. Brother to Brother Program

## ***Sharing . . . . . 17***

- 6. Program Options and Features..... 17**
  - A. Annual Member Responsibility (AMR)
  - B. Exceptions to Annual Member Responsibility
  - C. Sharing Limits
  - D. Dental Care Sharing Program
  - E. Vision Care Sharing Program
- 7. Details of Sharing..... 20**
  - A. No Advance Sharing of Medical Expenses
  - B. CHA is Secondary to Other Sources
  - C. No Primary Network
  - D. Submission of Medical Bills for Sharing
  - E. Maternity Provisions
  - F. AMA or ADA Approved Treatment
- 8. Special Requests..... 23**
- 9. Medical Services Which May Be Shared ..... 25**
- 10. Dental Services Which May Be Shared ..... 32**
- 11. Vision Services Which May Be Shared ..... 33**
- 12. Medical Services Which May Not Be Shared ..... 33**

*CHA – 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 directly 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. Our members have an Annual Member Responsibility (AMR) for which they are responsible before bills may be approved for sharing among other members. The maximum AMR for a family is double the individual AMR.

### **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 people in the household and their ages.

*CHA - 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 and held in a sharing account for its members use. If your eligible medical bill is paid, it is paid with funds received from other members.

Our members present their membership card to their medical providers, who submit the bills to the CHA office. The bills are reviewed, and any applicable discounts are applied. Once the member’s AMR has been fulfilled and the bill has been determined to be eligible, it is approved for sharing with funds from the CHA *Member Sharing Account*.

## **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.

*CHA – 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 rates, and determining the type of bills that will be eligible for sharing through CHA. They operate independent of CHA staff. The Board of Directors

*CHA – a Health Care Sharing Ministry – is not insurance*



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.cha.faith](http://www.cha.faith). 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.

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

Because CHA is not insurance, each CHA member is solely responsible

*CHA – a Health Care Sharing Ministry – is not insurance*

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. Further, 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 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 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.

*CHA - a Health Care Sharing Ministry - is not insurance*

Membership in CHA is reserved for members of the COGICM and their household members as described below.

**Household member** is described as:

- A.** A member of the immediate family, *or*
- B.** 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, and
  - 2. The immediate family is being held responsible for their health care.

Additionally, all household members must be under the age of nineteen if they have never been a member of the Church of God in Christ, Mennonite, except for those who are physically or mentally handicapped, *or* under the age of eighteen if they are excommunicated from the Church of God in Christ, Mennonite, except for those who are physically or mentally handicapped.

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.

## ***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.

*CHA - a Health Care Sharing Ministry - is not insurance*

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 and submitted to the office for consideration as private pay bills.

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

Applicants are accepted regardless of their age or medical condition.

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

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

1. A family member has employer paid medical insurance or coverage, or
2. A family member has state aid such as Medicaid or CHIP, or
3. A spouse has both Medicare A and B when the other spouse does not have Medicare, or
4. A married person is covered under their parents' health insurance through age 26 as mandated by the Affordable Care Act.

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

*CHA - a Health Care Sharing Ministry - is not insurance*

by a different source should be enrolled under their own membership; otherwise, all family members should be enrolled as one household.

Families with six or more children will only pay shares for the first five children even though all are members.

Note: Household members (as defined in 2-A above) who are not immediate family members are permitted, but not required, to join CHA with the family.

### **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.cha.faith](http://www.cha.faith). 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 is always begun 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 of each year, during which members receive their Renewal Form with

*CHA - a Health Care Sharing Ministry - is not insurance*

membership options for the coming year.

Changes from Traditional 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 cancelled 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 is always begun or cancelled 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 work with them to find a solution.

*CHA - a Health Care Sharing Ministry - is not insurance*

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. No Waiting Periods or 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 or pre-existing condition clauses in the Traditional Sharing program. When a member joins the program, he or she is immediately eligible to begin sharing medical bills according to these guidelines regardless if the medical condition was present at the time membership began.

#### ***G. Life Changes***

Changes in membership may be required under certain

*CHA - a Health Care Sharing Ministry - is not insurance*

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. They may choose which sharing program they wish to use as a married couple. 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.
4. Death of a family member – Please notify the office so that we may cancel their membership.
5. Transfer to a different member's household. 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.

#### **H. CHA for Medicare patients**

If a member will reach sixty-five years of age at any time during the year and participate in both Medicare parts A and B, they qualify for the lower CHA membership share rate (designated for Medicare participants) for the entire year. (See also *Sharing Limits* under section 6-C)

#### **I. 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

*CHA – a Health Care Sharing Ministry – is not insurance*



consecutive terms.

2. In the event of pending maternity care when workers return from foreign fields, CHA will accept returning workers without restrictions. CHA Traditional Sharing will share maternity bills at 80%, subject to the AMR, as per these guidelines. The sponsoring board will reimburse the member for the AMR and the 20% remaining balance.
3. 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.
4. 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.
5. US residents serving at a Canadian mission may continue their CHA membership for up to two years.

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

*CHA – a Health Care Sharing Ministry – is not insurance*

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.

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 the Share Assistance 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

*CHA – a Health Care Sharing Ministry – is not insurance*

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. Needs will be published (without the members' identity being revealed) in CHA's newsletter on the *Brother-to-Brother Page*.

Members may contribute to the Brother-to-Brother 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 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* if contributions run low.

# Sharing

## 6. Program Options and Features

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

The Annual Member Responsibility (AMR) is the annual dollar amount that members pay toward their eligible medical bills before any bill may be shared among other CHA Members. The AMR amount resets every year on January 1.

Even if the AMR is not yet fulfilled, all medical bills should still be submitted to CHA for review. This ensures that all eligible medical bills will be counted toward the AMR and allows CHA to negotiate any possible discounts. Eligible medical bills are approved for sharing after the members AMR is fulfilled.

Please see a current year rate sheet for the standard AMR amount.

The maximum family AMR limit will always be double the individual AMR. For example, if the AMR for the current year is \$1,000, then the maximum AMR for a family is \$2,000. If one family member has already satisfied their \$1,000 AMR and another member has satisfied \$700 of their AMR, the third member would only have to satisfy \$300 of their AMR in order for the family AMR of \$2,000 to be satisfied.

### **B. Exceptions to Annual Member Responsibility**

1. Babies have no AMR for the calendar year in which they are born.
2. Maternity cases are only assigned one AMR per pregnancy, based on the year in which the pregnancy began or was first reported to CHA, even if delivery occurs in the following year.
3. Diabetic supply sharing is not subject to the AMR. (See *Diabetic Supplies* under *Services for Which Bills May Be Shared*)
4. Direct Primary Care (DPC) subscription sharing is not subject to the

*CHA - a Health Care Sharing Ministry - is not insurance*

AMR. (See *Direct Primary Care Subscriptions* under *Services for Which Bills May Be Shared*)

### **C. Sharing Percentages and Limits**

Each member enjoys sharing of 80% of his or her eligible medical bills up to the annual medical sharing limit after satisfying their AMR, with the following exceptions:

1. Senior citizens or other persons who have both Medicare Parts A and B may share 100% of their remaining eligible medical bills up to the annual medical sharing limit after they have met their AMR and Medicare has paid their portion of the bills.
2. Members who have health insurance or other health coverage may share 100% of their remaining eligible medical bills up to the annual medical sharing limit after they have met their AMR and their insurance or other coverage has paid their share of the bills, provided the insurance or other coverage pays at least 20% of the allowed eligible charges.

Although there is an annual sharing limit, there is no lifetime maximum of medical bills that may be shared.

Please see a current year rate sheet for annual medical sharing limit.

### **D. Dental Care Sharing Program**

The Dental Care sharing program is an option that is available to Traditional Sharing members for an additional monthly share, allowing members to share 80% of dental bills up to the annual dental sharing limit per person, after satisfying the dental AMR. Please see a current year rate sheet for the dental AMR and annual dental sharing limit.

Participation in the Dental Care sharing program is subject to the CHA  
*CHA – a Health Care Sharing Ministry – is not insurance*

family membership guidelines. Choosing to join or withdraw from the dental care sharing program must be done during the annual renewal period in order for any changes to become effective at the beginning of the following calendar year.

Dental bills due to an accident or injury are eligible for sharing under the CHA medical sharing program instead of under the dental care sharing program.

Dental bills for surgical codes, including surgical extractions are eligible for sharing under the CHA medical sharing program instead of under the dental care sharing program.

### ***E. Vision Care Sharing Program***

The vision care sharing program is an option that is available to Traditional Sharing members for an additional monthly share, allowing members to share 80% of vision care bills up to the annual vision sharing limit per person, after satisfying the vision AMR. Please see a current year rate sheet for the vision AMR and annual vision sharing limit.

Participation in the vision care sharing program is subject to the CHA family membership guidelines. Choosing to join or withdraw from the vision care sharing program must be done during the annual renewal period in order for any changes to become effective at the beginning of the following calendar year.

Eye care bills with a medical diagnosis (instead of a vision diagnosis) or due to an accident or injury are eligible for sharing under the CHA medical sharing program instead of under the vision care sharing program.

## **7. Details of Sharing**

### **A. 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-E for more details.

### **B. 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, 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.

### **C. 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.

*CHA – a Health Care Sharing Ministry – is not insurance*

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

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.

There are two methods for submitting medical bills to CHA for sharing:

1. **Direct Provider Billing** - When a member receives services from a medical provider, he or she shows their wallet card to the provider. Each family member has his or her own membership number and wallet card. Medical providers send the bills directly to CHA on healthcare industry standard forms (CMS-1500, UB-04, etc.), where they are reviewed for eligibility and any applicable discounts are applied. When a bill has been approved for sharing, the approved percentage is paid directly to the provider from the *Member Sharing Account*. The *Member Sharing Account* holds funds that have been shared by all members for medical needs.

The member and the medical provider will both receive a summary of sharing, showing how the bill was shared. The member pays any remaining balance directly to the medical provider.

2. **Self-paid Medical Bills** - When a medical provider refuses to submit a member's medical bills to CHA, or it is in the best interest of all parties involved, the member may pay the bill and then submit it to the CHA office for reimbursement. The member should attempt to negotiate a discounted price for their medical services, especially on larger bills. Bills must be submitted to CHA in English and in U.S. dollars. To be eligible for sharing, bills submitted need to include a completed self-pay Request for

*CHA - a Health Care Sharing Ministry - is not insurance*



Sharing form, 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-1500 or a UB-04 filled out by your provider is 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.)

Regardless which method is used, medical bills for patients who have Medicare or other coverage should be submitted together with an explanation of benefits from Medicare or the other coverage, so that payment is not duplicated.

### **E. Maternity Provisions**

Maternity cases are treated by case year for sharing as per the following provisions:

1. Only one AMR is assigned per pregnancy, based on the year in which the pregnancy begins or is first reported to CHA, even if delivery occurs in the following year.
2. Each pregnancy is subject to the annual medical sharing limit, based on the year in which the pregnancy begins or is first reported to CHA, even if the pregnancy begins in one year and is completed in the next.

RhoGam and Progesterone injections are eligible for sharing during pregnancy. This is an exception to the usual sharing guidelines on injections.

Global maternity fees for which the provider requires pre-payment before delivery may be submitted to CHA for sharing at the time they

*CHA – a Health Care Sharing Ministry – is not insurance*

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.

#### ***F. 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. CHA does not send funds to providers outside the USA.

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. Special Requests**

*CHA – a Health Care Sharing Ministry – is not insurance*

Situations of need that fall outside of CHA Guidelines will gladly be considered by the Board of Directors at their board meetings. Any such request should be directed to the office where it will be forwarded to the board for their consideration. The request should be accompanied by a letter of support from the local staff of the home congregation of the member.

## **9. Medical Services for Which Bills MAY Be Shared Among Traditional Sharing Members**

*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

Anesthesia

Apnea Monitors

Assistant Surgeon

### **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)

Chiropractic Care - including

- Manipulative Treatments – limited to 12 per calendar year
- All Services That Would be Covered With a Different Provider
- Disc Decompression Therapy

Cochlear Implants

Consultations

Continuous Glucose Monitors (CGM)

Critical Care Unit

## D

Delivery Room

Dental Care Due to Accident while a member of CHA. See *Dental Care Sharing Program* for more options.

Diabetic Supplies reimbursement of up to the Type 1 diabetic monthly supply sharing limit per member with Type 1 diabetes with approved application. See current year rate sheet for Type 1 diabetic monthly supply sharing limit.

Diabetic Supplies reimbursement of up to the Type 2 diabetic monthly supply sharing limit per member with Type 2 diabetes with approved application. See current year rate sheet for Type 2 diabetic monthly supply sharing limit.

*CHA - a Health Care Sharing Ministry - is not insurance*

Diagnostic Testing – including but not limited to:

- Bone Scan
- CT Scan
- EEG
- EKG
- Lab Testing
- Mammogram
- MRI
- Sonogram
- Sleep Study
- Ultrasound
- X-ray

Dialysis

Direct Primary Care Subscriptions payable at 50%, not subject to AMR

Disc Decompression Therapy

Durable Medical Equipment - limited to:

- Apnea Monitor
- Bili Blanket
- Continuous Glucose Monitors
- External Defibrillators
- Home Dialysis Equipment
- Home Infusion Pump
- Insulin Pump(supplies not included)
- Nebulizer
- Nutrition Infusion Pumps
- Pacemaker Monitors
- Respiratory equipment (including oxygen systems, oxygen, humidifiers, compressors, home ventilators, percussors,

*CHA - a Health Care Sharing Ministry - is not insurance*

oscillators, spirometers, IPPB machines, suction pumps, CPAP machines)

## **E**

Education & Training for Inhalant Devices such as Nebulizers and Inhalers

Emergency Room

Enhanced External Counterpulsation Therapy

## **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

Hospital Room and Board

## **I**

Immunizations (use local health dept when possible to reduce cost)

Infertility Testing (exceptions apply where testing procedures would violate our faith)

Injections - limited to:

*CHA - a Health Care Sharing Ministry - is not insurance*

- Cancer
- Emergency Room Visits
- Inpatient Services
- Outpatient Surgery
- Progesterone for pregnancy
- RhoGam for pregnancy

Insulin Pump – does not include supplies billed with pump

Intensive Care Unit

IV (Inpatient and Outpatient)

## **M**

M-6 Disc Artificial Disc Replacement Surgery

Maternity Care and Delivery

Medications & Supplies While Under Hospitalization or Emergency Room

Mental Health Benefits - including:

- CT Scans
- Electroconvulsive Therapy
- Evaluations and Interpretation of Examinations
- Individual & family psychotherapy
- Laboratory Testing
- Medication Management
- MRI
- Office visits
- Psychiatric Diagnostic Evaluations or Interviews
- X-rays

*CHA - a Health Care Sharing Ministry - is not insurance*



## **N**

Nebulizers

Neo-Natal Nursery

Nursery

Non-Face-to-Face Services

## **O**

Office Surgery

Office Visits

Operating Room

Organ Transplants – Donor and Recipient

Orthotics - including:

- Braces
- Prefabricated Casts
- Splints
- Walking Boots

Osteopathic Manipulation

Out-patient Surgery

## **P**

Physician Charges for Inpatient Care

Plastic Surgery - limited to:

*CHA - a Health Care Sharing Ministry - is not insurance*

- 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)

Preventive Care Visits

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.

Supplies for Inpatient Use, Emergency Room, and Outpatient Surgery

Supplies Used for Outpatient Burn, Accident, and Respiratory needs

*CHA - a Health Care Sharing Ministry - is not insurance*

Surgeon's fees

Surgical dental procedures

Surgical Implants, including prosthetic

## **T**

Therapy - including but not limited to:

- Eye
- Occupational
- Physical
- Speech

## **W**

Wart Removal

## **10. Dental Care Services for Which Bills MAY Be Shared Under the Dental Care Sharing Program**

All Dental Codes – including but not limited to:

- Fillings
- Orthodontic Procedures
- Routine Dental Exam
- Simple Non-surgical Extractions
- Teeth Cleaning

*CHA - a Health Care Sharing Ministry - is not insurance*

## **11. Vision Care Services for Which Bills MAY Be Shared Under the Vision Care Sharing Program**

All Vision Services – including but not limited to:

- Contact Lenses
- Eyeglasses
- Routine Vision Exam
- Vision Corrective Surgery

## **12. Medical Services for Which Bills May NOT Be Shared Among Traditional 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

*CHA – a Health Care Sharing Ministry – is not insurance*

Clinical Trials

Contact Lens (shared only under the optional vision rider)

Contraceptives

Cosmetic Surgery

## **D**

Dental Care, except for the following exceptions, unless enrolled in the optional Dental Care Sharing Program

- a. Dental care due to injury occurring while a member of CHA
- b. Surgical dental procedures

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**

Enuresis Therapy

Experimental Medicine

Eye-Glasses (shared only under the optional vision rider)

## **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

*CHA - a Health Care Sharing Ministry - is not insurance*

activity are not eligible for sharing

Illegitimate Births except for pregnancy resulting from rape

Injections, except for inpatient services, outpatient surgery, emergency room visits, cancer, and Progesterone or RhoGam for pregnancy

In Vitro Fertilization

## **M**

Mental Health Procedures not covered include:

- 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 except those used during hospitalization, ER treatment, and chemotherapy medications (See Chemotherapy under *Services Which May Be Shared*)

Procreative Management

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

## **S**

*CHA - a Health Care Sharing Ministry - is not insurance*

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 with a medical diagnosis or due to injury occurring while a member of CHA (see *Vision Care Sharing Program* for further options)

*Christian Health Aid*

**301 S Fry St  
PO Box 336  
Montezuma, KS 67867**

**Website [www.cha.faith](http://www.cha.faith)  
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 11/2021