

Christian Health Aid Newsletter

Looking Ahead

Volume 9, Issue 2
October 2022

Is CHA for You?

For those who are not currently members of CHA, we invite you to take a look at the changes and improvements that have been made to the programs. They are constantly changing to meet the needs of our members, and you may be surprised at what you find!

For those on Medicare, CHA makes an excellent secondary program to complement your primary Medicare coverage! It's a simple matter to stay on CHA when you turn 65 and forget all those ads you get in the mail! Please see the back side of this newsletter for more info about how CHA works together with Medicare.

It's Renewal Time!

For those who are already members of CHA, it's time to make your membership selections for 2023.

There are significant changes going into effect January 1, 2023, that you should consider while making your membership selections. They are outlined in this newsletter. For more complete information about each type of membership, please visit the Information tab on our website at www.cha.faith.

Changes for 2023

*Higher sharing limit for members of Traditional Sharing

After satisfying their individual An-

nual Member Responsibility (AMR) or Annual Family Responsibility (AFR), CHA will share 80% of shareable medical bills up to a total of **\$150,000 per member per year!** This is increased from \$40,000 per member per year in 2022.

*Broader sharing for dental accidents, and accident related plastic surgery

In the past, CHA guidelines have stated that CHA will share on "Dental care due to accident *while a member of CHA*" and "Plastic surgery needed as the result of an accident *occurring while a member of CHA*." For both of these guidelines, the statement *while a member of CHA* has been removed. This allows CHA to share the cost of these needs for new members of CHA even when the accidents have occurred before they were members, provided that it does not conflict with other guidelines.

*No advance sharing on global OB charges

Due to complications including double billing and overlap charges, CHA will no longer advance share on global OB charges that are paid before delivery. We will be glad to share on these global OB charges after the baby has been born.

*Assistance with hearing aids for members of Traditional Sharing

CHA will begin sharing **80% of the**

cost of hearing aids after the member's AMR or AFR is satisfied! Hearing loss often affects those who are up in years (although it can affect younger folk as well), many of whom are on a fixed income and find it hard to afford these devices that can make life so much easier and more pleasant. CHA is honored to be able to make a difference in those lives! Beginning January 1, 2023, this will be a shareable expense with no additional monthly share required to qualify.

*Dental surgery shareable only with the dental sharing program

In the past, dental surgery has been shareable under either the medical portion of Traditional Sharing OR the optional Dental Sharing plan. Going forward, all dental surgery, (with the exception of accident damage) will be shareable **ONLY** with the Dental Sharing program. This includes surgical extractions, implants, etc. In order to receive sharing on dental surgery, Traditional Sharing members will need to make sure they are also members of the Dental Sharing program.

*Higher sharing limit for members of Dental Sharing

After satisfying their Dental Annual Member Responsibility of \$150, CHA will share 80% of shareable dental bills up to a total of **\$8,000 per member per year.** This is in-

creased from \$1,000 per member per year in 2022.

***Children age three and under need not enroll in Vision or Dental Sharing with their family**

Until now, all members of the family have been required to have the same choices when it comes to Dental or Vision Sharing. Consideration is being given to the fact that most children under the age of three rarely receive dental or vision care. Members may now opt to request that their children ages three and under are not enrolled in these programs, even though the rest of the family are members. By default, your standard Vision and Dental Sharing choices will be applied to the entire family, so if you wish to have your young children exempt, please make your request known.

CHA and Medicare

For those who are already age 65 and older, as well as those who will be turning 65 in 2023, we realize that your mailbox is probably flooded with advertisements from different insurance companies clamoring for you to purchase their Medicare Supplement plan. You are not required to chose any of those plans, because...

CHA will be glad to continue to share your health care expenses as a secondary assistance after Medicare has paid their portion of your healthcare bills.

The Annual Member Responsibility

Christian Health Aid
301 S Fry St
PO Box 336
Montezuma, KS 67867

Phone: 620-846-2286
Fax: 620-846-7751
E-mail: info@cha.faith
Website: www.cha.faith

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

(AMR) for a CHA member who is on Medicare is only \$500. Most items that Medicare pays on are also shareable under CHA. This includes your Medicare deductible, as well as the 20% left after Medicare pays their portion of your bills. ***After satisfying your AMR, CHA pays 100% of the balance of shareable medical bills.***

Following is a brief explanation of how Medicare and CHA work together when you visit your doctor or hospital.

When you check in, be sure to show your Medicare card as your primary coverage and your CHA card as your secondary assistance. Your provider will bill Medicare first and wait for payment from them. Once they have received payment from Medicare, they will bill CHA for the remaining balance, including your Medicare deductible and 20% coinsurance.

When CHA receives your bills, we will apply the first \$500 each year to your Annual Member Responsibility, then begin paying 100% of the remainder of your approved medical bills. This includes the deductible that Medicare did not pay as well as the 20% they consider to be patient responsibility.

If your medical provider seems skeptical about accepting your CHA card and billing us directly, please encourage them to call the number on your CHA card. Most of the time if we visit with the provider and explain how we operate, they are glad to bill CHA as your secondary assistance.

For those of you who have been on CHA's Diamond Care or Emerald Care, please be aware that the year you enroll in Medicare, you need to switch to CHA's Traditional Sharing plan. The Diamond Care and Emerald Care plans do not function well with Medicare. If one spouse is Medicare age and one is not, the spouse who is not on Medicare is welcome to remain on Diamond Care or Emerald Care if you wish.

Please be aware that the changes to our dental surgery that are explained on the front page of this newsletter apply to those on Medicare as well. Beginning January 1, 2023, ***you will need to be enrolled in the dental program if you wish to have help with any dental procedures,*** including dental surgery.

Some Medicare supplements from insurance companies will require you to use certain medical providers or be penalized by reduced benefits. CHA allows you to choose the provider you trust without penalties. We are here to serve you to the best of our abilities!

In Closing

It is not a coincidence that CHA is financially able to formulate a program that responds to the needs of its members, or that its leadership and staff care enough to do so. The Lord cares for his children as they follow Him.

Many other providers of health care assistance do so for financial gain. As we hope you will be able to tell by reading this newsletter, Christian Health Aid assists members from the heart.

Email & Fax Directory

<u>Dept.</u>	<u>Email address</u>	<u>E-Fax</u>
CHA General Info	info@cha.faith (physical fax)	620.846.7751
CHA Member Services	membersupport@cha.faith	888.977.8825
CHA Medical Bills	bills@cha.faith	888.977.8826