



Christian Health Aid Newsletter

Did you know?



Volume 9, Issue 1
May 2022

Increased sharing limits are coming soon!

- Beginning January 1, 2023, we are increasing the sharing limit for members of the Traditional Sharing program from \$40,000 to \$150,000! Considerable research has been put into this and it appears to be very feasible financially to offer this significant increase in sharing.
- The Dental Sharing program, which has a current sharing limit of \$1,000 per year, will have an increased limit of \$8,000 per year, beginning in 2023. Along with this increased sharing limit, the following change is being implemented: All dental surgeries that have previously been covered under the medical sharing program will now only be covered for those who have the dental sharing program. (Available only with Traditional Sharing)

Add-on programs at no additional cost to the member

- CHA has a Diabetic Supply Sharing program. Insulin dependent members may receive up to \$300 per month for supplies while non-insulin dependent members may receive up to \$150 per month to help with

supplies. (Available only with Traditional Sharing)

- Members of Traditional Sharing are eligible for reimbursement of one-half of monthly Direct Primary Care access fees. Please contact the office for an enrollment form.
- The Diabetic Supply Sharing Program as well as the Direct Primary Care Sharing Program are not subject to having satisfied your Annual Membership Responsibility.
- CHA has a Share Assistance program available to assist those who cannot afford the monthly shares to be a member of CHA. Your deacon can complete a request form and submit it to the office on your behalf.

We strive to be 'Member Friendly'

- CHA is a small enough organization that our members are real individuals to us, not just names and membership numbers – we care about you and want you to be satisfied. At the same time, CHA is a large enough organization to be viable financially and be there to take care of your needs so that you don't struggle with large medical bills for years to come.

- We do our best to answer all phone calls as they come in, but there are times when there is no one available to take your call and you may need to leave a voice mail. It is our goal to return your call within one business day.
- No health history is required when enrolling in CHA.
- CHA never charges late fees.
- Members who enroll in the Traditional Sharing program are not subject to any waiting periods or pre-existing clauses.
- CHA's system of sharing is simple and does not require members to send money to one another, nor does it necessitate opening a bank account in a common bank in order to transfer money back and forth between members.

- While some organizations appear to be looking for ways to deny help to their members, CHA is constantly looking for ways to be able to help our members better. This begins with our Board of Directors and goes on down to our Executive Committee, office staff, and on out to our brothers and sisters all over the United States. This happens in multiple ways:

⇒ Our board of directors reviews each case where a member's medical bills exceeded the maximum sharing limit for any given year. Where a need still exists, the board makes donations to help cover these medical bills.

⇒ The money for these donations comes from the Brother to Brother Fund, which is funded largely by free-will donations from CHA members as well as non-CHA-members. This is a place where the brotherhood truly bears one another's burdens. As one brother put it, "You are covered until the last member in the conference is broke!"

⇒ We always have our ears open for needs that are not currently being met by CHA. Many of the services that CHA now helps with have come about at the request of our members as they make their needs known to us. The program is continuously in review, and we welcome your input on areas where we may be better able to meet your needs.

We strive to be 'Provider Friendly'

- At CHA, we do our best to maintain good relationships with your medical providers. It is our goal to work together with them to settle your bills in a timely manner and to make sure they are taken care of, because we want them to take good care of you!
- As much as staffing allows, phone calls are answered by one of our staff rather than going to voicemail. We attempt to answer any questions we can while your provider is on the phone. This helps expedite your treatment and make sure your

needs and those of the provider are being met.

We hold a high standard of integrity in bill sharing.

- When a member discontinues their CHA membership, CHA continues to share on medical bills that were incurred during the time their membership was active.
- Although we highly encourage negotiation on self-pay bills, CHA never refuses sharing due to a member not obtaining a large enough discount.
- While wearing of seatbelts and use of safety equipment is always a good idea for obvious reasons, CHA will never refuse sharing on a medical bill that results from injury due to not using safety equipment.
- CHA is one of the few health care sharing ministries where you can have a membership, Traditional Sharing, that allows your health care providers to send bills directly to the office so that you don't have to compile them and fill out additional paperwork.
- If a medical bill is denied sharing from CHA, there will always be an explanation of why it was denied, instead of leaving you to guess what some vague description (or no description at all) means.
- CHA accepts medical bills for sharing up to two years after the date of service.

CHA's financial integrity

- CHA's financial statements are audited yearly to ensure accuracy

cy and to maintain our status with the Health & Human Resources as a registered health care sharing ministry. A copy of the latest audit is available to the public upon request.

- CHA usually has approximately five months of operating money in reserve at any given time. This means that the funds are available for immediate disbursement once your medical bill has been approved for sharing.



Resources

- Our website, www.cha.faith, contains complete copies of CHA Guidelines, as well as allowing for online bill submission for private pay bills, and much more. Please visit the website to learn more about CHA.
- If you are willing to think outside the box and do some shopping for elective medical procedures, you can go online to www.mdsave.com and look up common procedures to see what the estimated national average cost is and also look for facilities near you who may perform the procedure at a significantly reduced rate. This works well for things like screening procedures. For example, the national average for a colonoscopy is around \$4,600. On MDSave, you may be able to purchase the service for under \$1,500.
- Another very helpful website to check out is www.needymeds.org. Using this website, you can locate pharmaceutical assistance programs that help with the cost of medications. Depending on the medication and your income level, many medications are available free of charge from the manufacturers.

A word about our medical bill repricing team

Purchasing health care is a lot like buying a car. If you go to a dealership and walk the car lot, browsing the vehicles for sale, you will usually see a suggested retail price on the window sticker. We know that price is not what you would actually pay for the vehicle. (In earlier times you could usually get it for substantially less than the sticker price, although in today's strange economy, you may end up paying more!) So it is with health care. Medical service providers have list prices just like the car manufacturers do, and most times, they don't expect to get nearly as much as they originally bill for, especially when it comes to large bills from hospitals.

How do you know what is a reasonable price for a particular medical service? That is a good question, and one that we often don't know the answer to. That is where our repricing team comes in.

In 2011, we started hunting for someone who could help us with this daunting task, as we realized it was beyond our expertise. We found and employed a company out of Pennsylvania who offered the service of negotiating and repricing medical bills for organizations such as ours who did not have contracts with the health care providers.

The representatives that we originally worked with at that company eventually decided to leave and form their own company, since the large corporation they were working for was not interested in continuing to invest in that segment of the business. We continued to use their services under the newly formed business. This business was twice bought out by other companies until they were owned by a very large corporation. This corporation purchased them for other services

they offered and were not interested in the repricing for non-contracted payors like CHA.

By this time, we had a longstanding relationship with several of these individuals who had come through four different companies, and we knew them to be solid, dependable people who had a genuine interest in CHA and the well-being of our members. They decided to jump ship once more, forming their own company again, this time signing an exclusive agreement with CHA to reprice bills only for CHA.

This relationship has been in place for over six years and has worked out beautifully. There are currently four partners in the business that they named Century Health Alliance. They have a combined total of over 50 years' experience in the healthcare industry. They continue to do our repricing for us, saving CHA and our members around \$5.5 Million per year. They operate out of their homes in the Philadelphia, Pennsylvania area.

Century has a whole set of tools at their disposal to help them understand what fair pricing is. This includes access to millions of settled medical bills from across the nation that tell them what the average cost for a particular procedure is in each locality. This allows them to contact the facility on our behalf and negotiate a fair price. In keeping with our peace doctrine, they do not drive a hard bargain, always offering more than the rates Medicare would pay for the same service, but usually obtaining a substantial discount from the originally billed list price.

Not only are they able to help determine fair pricing, but their staff includes a licensed medical coder who is able to look at bills and determine when other errors have been made on the bills, such as duplicate billings or individual billing of items that were already included in a package price. This helps to protect our members' funds from unfair

billing.

Another service that they offer to us is arranging pre-service agreements for our members. This means that if a member who has an upcoming procedure will contact us, we are able to convey the information to Century and they will contact the facilities to work out a fair price before the procedure. This usually results in much better pricing than waiting until the procedure is completed and then negotiating the bill after the fact. It also usually allows the facility to bill CHA directly, rather than the member being required to private-pay or possibly even pre-pay for the services they are receiving. We encourage our members to take advantage of this opportunity whenever possible.

Through our team at Century Health Alliance, we have learned that large discounts given to individuals aren't always a good deal. Facilities may inflate their prices for private pay patients to a price many times higher than they charge others, then offer what looks like a large discount, which may in reality still be an inflated price. For example, a procedure may be billed to our member for \$30,000, then they offer a private pay patient discount of 65%, bringing the price down to \$10,500, which at face value seems like a really good deal. In reality, the service may have only been worth \$5,000 to begin with and the facility is still over-charging for their services.

Century has also been instrumental in finding facilities that are willing to provide services at fair prices. Recently we had a member who was beginning cancer treatment and the facility they were using was requiring a large sum of money up front. Century was able to find another acceptable facility in the same area that was more reasonably priced, and willing to work with billing CHA for the services, rather than requiring pre-payment from the member.

To CHA - Thank you for your financial help with my medical bills. You went above and beyond. Thanks,
Austin Giesbrecht

To CHA,
To the responsible parties—
It was with surprise we received the check for our over-limit expenses. We feel unworthy of the favor!
Thanks again,
Kent and Becky Nichols

To those at CHA,
My husband and I would like to give you all a heartfelt thank you for going above and beyond in helping to pay our medical expenses! We are truly grateful! God bless,
Tim and Starla Zimmerman

Dear CHA - Our hearts were overwhelmed when we received a payment from the Brother to Brother Fund! It far exceeded our expectations and has helped tremendously with our Dr. bills! We want to thank you and the brotherhood for your generosity.
THANK YOU!
Ancel & Ruth Schmidt

Dear CHA Board and all our brothers and sisters,
Thank you seems like such a small thing to say for the generous amount of money you shared with us to help with our sons dental implants. We feel unworthy, it was beyond what we had imagined. May God bless each one!
Love, Eric & Cressy Unruh

Thank you notes are printed with permission from the sender.



CHA Quick Facts

Total Membership—9,604

Total Number of Bills Processed Year-to-date—17,721

Total Dollars Paid on Medical Bills Year-to-date—\$5,647,358

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CHA Member Svc	membersupport@cha.faith	888.977.8825
CHA Medical Bills	bills@cha.faith	888.977.8826

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