

# Christian Health Aid Newsletter

Volume 10, Issue 2

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## New Programs for 2024!

In our continuing quest to provide the best possible service to our members, we are excited to introduce our lineup of four new health care sharing programs for 2024!

Very simply called Program One, Program Two, Program Three, and Program Four, these programs will replace all of our current programs, beginning January 1, 2024.

Program Three will provide the same level of sharing as our current Traditional Sharing Program, although the monthly contribu-

tion charts have been revamped to more closely reflect the changing needs and abilities of the different age brackets.

In comparison to our current Traditional Sharing, Programs One and Two will have lower monthly contributions with lower sharing limits while Program Four will have higher monthly contributions with higher sharing limits.

Please visit our website at [www.cha.faith](http://www.cha.faith) to see monthly contribution amounts.

	Program 1	Program 2	Program 3	Program 4
Annual Medical Bill Sharing Limit:	\$50,000	\$100,000	\$150,000	\$200,000
Medical Bill Sharing Percentage after AMR/AFR:	70%	80%	80%	90%
Annual Member Responsibility (AMR)*:	\$5,000	\$2,500	\$1,000	\$500
Annual Family Responsibility (AFR)*:	\$10,000	\$5,000	\$2,000	\$1,000
Maximum Number of Contributions per Family:	6	6	6	6

\*Those with Medicare A & B will have half of the listed Annual Member Responsibility (AMR) and Annual Family Responsibility (AFR) amounts.

## Key Features of the 2024 Programs

- Members will present their CHA Membership card to their provider.
- Providers will direct-bill CHA, either by paper bills or through the electronic data interchange (EDI).
- Members may private pay medical bills only when providers refuse to bill CHA directly.
- All four programs will use the current Traditional Sharing list of shareable items, with the difference between programs being reflected in the Annual Member Responsibility (AMR), Annual Family Responsibility (AFR), percentage of the bill shared, and the annual maximum sharing limit. (See pg. 3 for Sharing Improvements)
- Our optional Dental Program and Vision Program will be available together with whichever of the four programs you choose.
- All four programs will offer our no-cost-added Diabetic Supply program, with increased monthly allowances up to \$400 for insulin-dependent diabetics and up to \$200 for non-insulin-dependent diabetics.
- All four programs will offer our no-cost-added Direct Primary Care (DPC) sharing, providing cost sharing for 50% of monthly DPC costs.
- Members who are on Medicare will be free to choose any of the four programs.
- Members who are on both Medicare A & B will have an Annual Member Responsibility (AMR) and Annual Family Responsibility (AFR) equal to one-half the normal AMR and AFR for any program they choose.
- All members of the same household will need to participate in the same program unless they qualify for exceptions as outlined in the Guidelines.
- The maximum number of contributions per family will be limited to six. This means that families of seven or more will only make monthly contributions for the first six members, and all others will be free.
- Share Assistance will be available with any of the four programs. To apply for Share Assistance, please have your deacon fill out an application on our website under the "Application" dropdown.
- There are no lifetime illness sharing limits on any of the programs.

### Optional Additions

	Dental Program	Vision Program
<b>Annual Bill Sharing Limit:</b>	<b>\$8,000</b>	<b>\$1,000</b>
<b>Bill Sharing Percentage after AMR:</b>	<b>80%</b>	<b>80%</b>
<b>Annual Member Responsibility (AMR):</b>	<b>\$150</b>	<b>\$150</b>
<b>Maximum Number of Contributions per Family:</b>	<b>6</b>	<b>6</b>
<b>Monthly Contribution per Person, All Ages*:</b>	<b>\$32</b>	<b>\$15</b>

\*Children ages 3 and below can be exempt from Dental and Vision by request.

## Sharing Improvements for 2024

**Prostheses**—Sharing for prostheses will be expanded to cover all types of prostheses, including artificial limbs. Exceptions will apply where a diagnosis would prevent sharing, such as those done for cosmetic reasons.

**Diabetic Supplies**—The allowance for diabetic supplies is being raised to \$400 per month for insulin-dependent diabetics and \$200 per month for non-insulin-dependent diabetics.

Visit our website at [www.cha.faith](http://www.cha.faith)  
to see...

- ⇒ Monthly Contribution Amounts
- ⇒ Family Cost Calculator to help you compare the cost of the different programs for your family
- ⇒ List of Shareable and Non-Shareable medical bills
- ⇒ Enrollment Forms
- ⇒ ...and much more!



## Renewal Season Begins in October

If you have not received your Renewal Form by the end of October, please contact the office.

Due to the change in our program line-up, **it is essential that EVERYONE return both pages of their Renewal Form this year.** We do not wish to place anyone on the wrong program as we make this transition. Please return your form as soon as possible to assist us in making this renewal season successful.

We appreciate your patience when calling the office as we expect this renewal season to be busier than usual due to the changes in programs. We will do our best to keep as many staff as possible available for your calls, but if you reach our voicemail, please accept our apologies and help us out by leaving a detailed message. We will get back with you as soon as possible with the information you need to make an informed decision.

## Thank You Notes

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*We would just like to express our appreciation for all the help we have received the last several months. We just switched back to the regular plan this year and I am so thankful I don't have to be contacting all the different providers and trying to negotiate prices and getting detailed bills to submit to CHA. Thank you to the team working at CHA and to all the brothers and sisters that are helping with our bills!  
-Travis & Val Isaac*

*Dear Christian Health Aid,  
We want to send a note to say "Thank You" to you all. We feel extremely unworthy of all the money you have given us for our outstanding medical bills from my cancer treatments. They truly seemed overwhelming, and it was quite stressful to make monthly payments on about four different bills. However we had planned to keep doing that for years ahead! But with your very generous gift, you have made it possible to get them all paid, and we appreciate that tremendously. I feel so very grateful and blessed to be alive and healthy! I am doing well! We feel that your financial help made it possible.  
Sincerely, Randy & Dianne Toews*

**A word about alternative medicine providers that you may have used in the past**

CHA Guidelines provide for sharing the cost of conventional medicine procedures that are being practiced by alternative medicine (AM) providers. However, due to the questionable practices being used by some AM providers, we have found it necessary to deny sharing on *all* bills (conventional or alternative) from certain AM providers. **Before you visit any AM clinic, including clinics that CHA has shared bills from in the past, please check with the office to verify whether CHA will be able to share on future bills from the clinic you plan to visit. Thank you!**

## Common Terms

<b>Health Care Sharing Ministry or HCSM</b>	The designation given to organizations like CHA who collectively share each other's medical bills. Unlike insurance, a HCSM never contracts to pay your medical bills—your fellow members share the costs with you.
<b>Annual Member Responsibility or AMR</b>	The amount of your personal medical bills you pay before CHA begins sharing the cost.
<b>Annual Family Responsibility or AFR</b>	The amount of your family's medical bills you pay before CHA begins sharing the cost. Example—Husband has satisfied \$500 of his AMR, wife has satisfied her full \$1,000 AMR, and child has satisfied \$500 of her AMR. The next time <i>any</i> of them go to the doctor, CHA will begin sharing because they have satisfied their AFR of \$2,000 even though husband and child have not finished satisfying their personal AMR.
<b>Annual Medical Bill Sharing Limit</b>	The maximum amount that your fellow HCSM members will share per person on your medical bills in any given year.
<b>Medical Bill Sharing Percentage</b>	The percentage of your medical bills that HCSM members will share after you have satisfied your AMR or AFR.
<b>Monthly Contributions</b>	The monthly amount that each individual contributes to help share the medical bills of their fellow HCSM members.

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### Email & Fax Directory

<u>Dept.</u>	<u>Email address</u>	<u>E-Fax</u>
CHA General Info	<a href="mailto:info@cha.faith">info@cha.faith</a> (physical fax)	620.846.7751
CHA Member Svc	<a href="mailto:membersupport@cha.faith">membersupport@cha.faith</a>	888.977.8825
CHA Medical Bills	<a href="mailto:bills@cha.faith">bills@cha.faith</a>	888.977.8826

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