



# Anabaptist HealthShare

“Sharing the Medical Needs of the Anabaptist Community”

## Why “Health Care Sharing?”

Medical charges can be mind-boggling. This is felt first-hand when your name, or the name of a loved one, finds its way onto the “patient” line of a medical statement.

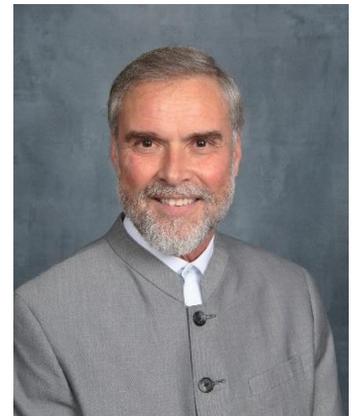
The Anabaptist faith community has a long history of “providing for our own.” This is, indeed, the Biblical precept for the family of Believers. However, the billing practices of current medical providers tend to be intimidating, confusing, and substantially overpriced. The numbers on the bill are usually not the true amount owed. But this is where the perplexities begin: What is the bottom line that I actually owe?

Health Care Sharing Ministry (HCSM) organizations like Anabaptist HealthShare are coming alongside churches, ministries, employers, and individuals to help bridge the knowledge and financial gaps created by the “system.”

Sharing in a group has long been an excellent way to lessen the blow of large medical costs. When each person contributes a small amount, it leverages the capacity of the larger group to share bills as they show up.

When an individual has a \$100 in his pocket, he has just that: a \$100. That does not go far towards most medical bills today. However, if that \$100 goes into a sharing fund with 1,000 other people, you immediately experience more financial sharing power to apply to the current bills. The principles of mutual aid and “strength in numbers” have proven to be an effective way of sharing medical bills both large and small.

Our program couples the “group sharing” method of funding with a knowledgeable bill management team, and as a result, many Anabaptists are receiving assistance with the healthcare challenges facing them in today’s world! We would enjoy talking to you about health care sharing!



**Eldon Hochstetler, Director**

## “Health Sharing with Heart”

[www.AnabaptistHealthShare.org](http://www.AnabaptistHealthShare.org)

## -Anabaptist HealthShare Plans-

	<u>Catastrophic</u>	<u>Standard</u>	<u>Complete</u>
<b>Individual</b>			
Individual Monthly Contribution	\$50.00	\$110.00	\$150.00
Individual Social Security Exempt	\$75.00	\$135.00	\$175.00
<b>Family</b> (Includes all children under 18)			
Family Monthly Contribution	\$150.00	\$295.00	\$375.00
Family Social Security Exempt	\$200.00	\$345.00	\$425.00
<b>Group*</b>			
Group Individual Contribution	\$50.00	\$100.00	\$135.00
Group Individual Social Security Exempt	\$75.00	\$125.00	\$160.00
Group Family Contribution	\$150.00	\$275.00	\$345.00
Group Family Social Security Exempt	\$200.00	\$325.00	\$395.00
<b>Program Details</b>			
Per incident ISA**	\$5,000.00	\$1,500.00	\$500.00
Maternity ISA	Not Included	\$3,000.00	\$1,500.00
Maternity through midwife ISA (If total not above \$7000)	Not Included	\$1,500.00	\$1,000.00
Sharing Limit Per Illness/Incident	\$150,000.00	\$500,000.00	Unlimited
Hospitalization (inpatient/outpatient)		Included on all plans	
Surgery		Included on all plans	
Doctor's Office Visits	Not Included	Incident-related	Incident-related
Prescriptions	Not Included	Incident-related	Incident-related
Physical Therapy	Not Included	Incident-related	Incident related
Maternity	Not Included	Included	Included
Maternity complications that result in a hospital stay or inpatient/outpatient surgery	Not Included	Included	Included
Emergency Room		Included on all plans	
Transportation to Emergency Room	Not Included	Included	Included
Chronic Illness	Not Included	Included (ISA resets annually)	Included (ISA resets annually)
Dental & Optometry		Not Included on all plans	
End of Life Sharing	Not Included	\$3,000	\$3,000

\* A group is defined as an organization of 20 or more units (Refer to page 4 for definition of unit).

\*\* Individual Shared Amount/Member responsibility (Remainder is eligible for AHS sharing).

\*\* Maximum of 3 incidents per year requiring ISA (Each case after the third is eligible for 100% sharing by AHS with no ISA).

There is a one-time, \$100.00 per household sign-on fee for AHS membership.

**Plan Levels:** The AHS “family contribution rate” assumes that the entire family is on the same plan. This includes both parents and all children under 18. Parents cannot be on different plans. If only one parent is in the program, the children's unit is a full unit price. (Exceptions can be made for widows.)

**Changing Levels:** If a member changes to a lower sharing level, bills for any current or previous conditions will be shared at the lower level. If a member changes to a higher level, bills related to any illnesses, injuries, or symptoms experienced prior to the switch fall under the previous lower membership’s guidelines.

**Medicare Eligible Members 65 and over:** This Sharing Plan has the expectation that any Medicare eligible member reaching the age of 65 will be covered under Medicare parts A and B. Plan ISA applies per case. If a member is enrolled in Medicare parts A and B, the monthly contribution amount is reduced to only-

- **\$50.00** per month for the Standard Plan, or,
- **\$75.00** per months for the Complete Plan.
- **Pharmaceuticals** are shared if the member is also enrolled in Medicare Part D. Plan ISA’s apply.
- **Medicare part A only:** Social security members who are above 65 years of age, but only have Medicare part A will be charged the full rate (not exempt rate) and will be covered at a 75/25 rate.

**Non-Medicare Members 65 and over:** There is a 75/25 sharing for non-Medicare members over 65 after ISA is met. *(Any social security exempt individuals 60 and over must come with a group of least 20 units in order to be eligible for AHS membership).*

### **Exclusions:**

- Any illnesses, accidents, or cases that result from the following: Alcohol, tobacco, illegal drugs, abuse of legal drugs, and intimate relationships outside of marriage.
- All pre-existing conditions are subject to a 12-month waiting period before they are eligible for sharing.
- Pre-existing cancer cases are not eligible for sharing. Exceptions may be made for large group enrollments.

### **Items not routinely shared:**

- **Auto related injuries:** Members are encouraged, (but not required) to include personal medical coverage as part of their auto insurance. Whatever the case, the first \$5,000.00 of an auto related injury will not be shareable. This is per accident.
- **Work related injuries:** It is expected that work-related injuries are covered by worker’s compensation, or by the business involved. AHS does have a Worker’s Aid plan add-on that shares job related injuries and time off work wages for only \$22.00 per month. However, this is not worker’s comp insurance.
- **Infertility treatments** are not shareable. However, pregnancies resulting from such treatments are shareable according to the Member’s plan.
- **Organ transplants.**
- **Non-FDA approved** or alternative medicine.
- **Mental or behavioral** treatments will be reviewed on a case by case basis by the AHS team.
- **Medical bills not pre-authorized** by AHS: Except for emergency room visits, all medical expenses must be pre-authorized by AHS.
- **International Life Flights** are not shareable.

### **Are medical treatments in Mexico shareable?**

- Catastrophic Plan: Not shareable.
- Standard Plan: Up to \$20,000 per cancer case only.
- Complete Plan: Up to \$30,000 per cancer case only  
(These limits do not apply to AHS members who are missionaries and residing in Mexico.)

**Pre-existing Conditions:** On both the Standard and Complete plans pre-existing conditions are eligible for sharing after a 12-month wait period and are subject to the following guidelines: Standard plan up to \$10,000 per year, per person; Complete plan up to \$15,000 per year, per person. However, all pre-existing cancers, pre-existing organ failure (including diabetes, heart conditions, kidney dialysis, etc.), and pre-existing genetic abnormalities/syndromes that require ongoing maintenance are not eligible for sharing. However, AHS will aid in bill negotiating for all members with any of the above pre-existing illnesses.

**Medical Equipment:** Medical equipment prescribed by a medical doctor is eligible for sharing up to \$10,000 (lifetime limit) per member. Examples include, but are not limited to defibrillators, insulin pumps, oxygen concentrators, etc.

**Congenital Conditions:** If both parents are members of either the Standard or Complete plan, birth defects and congenital conditions of a new infant are eligible to be shared up to a lifetime maximum of \$150,000 per child. AHS can assist in enrolling members in available financial aid programs.

**Maternity:** Maternity through hospital includes sharing for all bills related to the maternity case including prenatal checkups and up to 2 ultra-sounds (unless additional ultra-sounds are deemed necessary by a medical doctor). Maternity through mid-wife includes sharing for all maternity bills and 1 ultra-sound. If an additional ultra-sound(s) is deemed necessary by a medical doctor, the maternity case will be considered high-risk and the ISA will increase to the “maternity through hospital” rate (Standard \$3,000/Complete \$1,500).

**Lyme Disease:** After the annual ISA is met which applies for chronic conditions, AHS shares up to \$4,000 per year, per case for Lyme treatment for a maximum of 3 years.

**Adoptions:** New family members added by adoption are eligible for a sharing contribution of up to \$6,000 to assist with verified adoption costs. A \$1,500 ISA applies. Adoption sharing contributions are made after the adoption has been finalized. The new child may register with AHS as a new member and pre-existing condition exclusions would apply. In order to be shareable, both parents must have been Members prior to the bills being incurred.

*AHS's heart is to serve its members, rather than trying to find reasons to avoid doing so. Should you have a need that is not eligible for sharing, please contact AHS to review available options!*

## Terms & Definitions:

**Group** A Group is defined as 20 or more units from an individual church, at a single location. Employers and Christian Ministries can also qualify as groups if they meet the 20-Unit requirement. A group should assign a contact person. Some Churches may have established aid plan accounts and are welcome to pay with one check.

**Unit** A Unit is any Member 18 years or older. Children from the same family under the age of 18 also qualify as one Unit collectively. Example: Husband-1 Unit; Wife-1 Unit; Children under 18-1 Unit; Total 3 Units. (Children over 18 also qualify as their own Unit)

**ISA** is an acronym for “Individual Shared Amount” and is the member’s responsibility per incident or illness. After the ISA is met, AHS will share the remainder of the medical billings at 100%, subject to AHS guidelines and specific membership plan details.

**Social Security Exempt** individuals are not usually eligible for Medicare or Medicaid. Social Security exempt persons under 60 years of age may apply on an individual basis. However, Social Security exempt persons 60 years and older must apply with a group (20 or more paying members).

**Congenital Conditions** relate to genetic abnormalities that are discovered at or prior to birth or soon thereafter.

**HealthCare Sharing Ministries** are not insurance, but rather facilitate the voluntary sharing of one another’s medical needs. They do not guarantee payments for any medical bill. The programs offered are not insurance products, and any member needs to be aware of the differences. Please feel free to call if you have any questions.

## Frequently Asked Questions

- **Are Doctor's office/wellness visits shareable?** Most doctor office visits are less than a plan's ISA and therefore do not qualify for sharing. However, if the doctor's office visit is in relation to an illness or injury that is eligible for sharing, the doctor's bill is included in the "case" and eligible to be shared on both the Standard and Complete plans, after the ISA is met. If the bill is required to be paid at time of service, you pay as "self-pay." Then send AHS the receipt if the visit is part of an eligible case.
- **When is a Maternity case not Shareable?** If a birth occurs in less than 10 months after becoming a member, that maternity case will not be shareable. Exceptions can be made if a doctor or midwife verifies an early or pre-mature birth in which the due date for the pregnancy was at least 10 months after taking out membership. Also, note that Maternity is not shareable in the "Catastrophic" membership plan. This includes any medical needs of both mother and child.
- **What happens if a Member falls behind in submitting the Monthly sharing contribution?** The Member will be reminded by AHS of the need to bring the account current. No bills will be eligible for sharing on an account overdue 30 days unless satisfactory arrangement has been made with AHS to bring the account current. **If the Member fails to bring the account current within 60 days,** that account will become "inactive." If a former Member wishes to reinstate an inactive account, it will be considered a new member application, and a \$100 sign-on contribution will be required.
- **How should Elective procedures be handled?** Please get pre-authorization from AHS prior to scheduling an elective procedure. There may be discounts that are best negotiated prior to the procedure. AHS will handle the negotiation and payment for all eligible surgeries. Simply present as **self-pay** and forward the bills unpaid to AHS as soon as you receive them.
- **What about Medical Emergencies?** If you have an emergency, please utilize UrgentCare or other secondary emergency facilities whenever appropriate. Members do not need AHS approval for Hospital ER visits but use discretion when contemplating whether a visit is necessary. If the ER visit results in a hospital stay or the ER bill is larger than your plan's ISA, do not pay the bill. Simply present as **self-pay** and forward the bills to AHS as soon as you receive them. AHS will handle the bill negotiations and payments.
- **How Does a New Infant Become a Member?** If there are other children already in the program and you have a shareable pregnancy, the new infant automatically becomes a Member without any additional monthly contribution required. Please notify AHS of the name and date of birth to update the family record.
- If the new infant is the first child, and it was a shareable pregnancy, the infant is considered a full Member with the \$75.00 per month child contribution, beginning on the first full month after the birth. (Additional children will not require any additional contribution.)
- If it was a non-shareable pregnancy (example: due date is within 10 months of the parents joining AHS), the new infant is considered can become a Member through registration with AHS. However, the new infant is considered a new Member and pre-existing condition exclusions and other limitations would apply, the same as for other new Members.

### Anabaptist HealthShare

- ❖ Is a "Health Care Sharing Ministry" recognized by the U.S. Department of Health and Human Services
- ❖ Is a 501(c)(3) public charity
- ❖ Is a non-profit corporation
- ❖ Is a qualified ACA Exemption

# Anabaptist HealthShare

## Facilitates the Sharing of Health Care Needs in Several Ways

**Churches** of the Anabaptist community. AHS facilitates a medical sharing plan that takes the fear out of medical sharing. Cost-based sharing is very fiscally responsible and provides good leveraging of sharing funds.

**Individuals & Families** not associated with a group plan can register individually.

**Ministry Workers** serving our domestic service units and international Anabaptist missions. AHS administers group sharing plans to handle the medical needs of these workers.

**Businesses** desiring to assist Anabaptist employees with medical expenses. AHS administers business sharing plans to handle the medical needs of their employees.

***Bill Management:*** AHS provides bill management and patient advocacy services for all Members as a benefit of membership. A knowledge of the healthcare billing system and the effective negotiating skills of the AHS team have achieved extraordinary billing reductions. AHS coordinates medical payments directly with the hospitals. Members are only responsible to contribute the individual shared amount (ISA) to AHS. Members are guided through the entire medical event by the AHS team.

***Workers Aid Plan:*** is an economical worker's injury and time off work mutual aid program, which shares expenses for employers/employees. The states of Ohio, Pennsylvania, Wisconsin, Kentucky, and Missouri have obtained limited religious exemptions from government regulated Workers Compensation Insurance. Additionally, this program is well-suited for owners and partners of businesses in other states. Some employers also wish to enroll their employees in this program in order to limit worker's compensation premium increases, or for religious reasons. Call AHS for further information. This is not worker's compensation insurance.

**EMERGENCY events:** Please get medical care ASAP in a facility suited to care for the injury. Please use Prompt Care or Urgent Care providers whenever possible. **Do not pay ER bills before contacting AHS!**

**ELECTIVE events:** All elective events expected to exceed ISA's must be pre-authorized by one of the following methods:

**Email:** [info@sharing.health](mailto:info@sharing.health)

**Fax:** 434-234-0234

**Phone:** 540-738-2640, 8:00pm-5:00pm EST, Mon-Fri.

**Address:** Anabaptist HealthShare, P.O. Box 343, Madison, VA 22727

**Website:** [www.AnabaptistHealthShare.org](http://www.AnabaptistHealthShare.org)



# Anabaptist HealthShare

"Sharing the Medical Needs of the Anabaptist Community"

## Application for Medical Sharing Membership

Anabaptist HealthShare, P.O. Box 343, Madison, VA 22727

Email: [info@sharing.health](mailto:info@sharing.health) / Phone: **540-738-2640** / Fax: **434-234-0234**

[www.AnabaptistHealthShare.org](http://www.AnabaptistHealthShare.org)

There is a one time \$100 enrollment fee per household. Please wait to send any payment until application is received and approved by AHS.

Church Membership at: \_\_\_\_\_ Affiliation: \_\_\_\_\_ Date \_\_\_\_\_

Husband \_\_\_\_\_ -D.O.B. \_\_\_\_\_ Social Security Exempt: Yes No

Wife \_\_\_\_\_ -D.O.B. \_\_\_\_\_ Social Security Exempt: Yes No

Single \_\_\_\_\_ -D.O.B. \_\_\_\_\_ Social Security Exempt: Yes No

Personal Address \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

Group Name (if joining with a group) \_\_\_\_\_

Circle desired Sharing Plan    ➡    *Catastrophic*    **Standard**    *Complete*

Indicate Desired Monthly **Start Date** (1st of each month i.e. May 1, June1, etc.) \_\_\_\_\_

**For Persons 65 years or older** | MEDICARE - A    B    D (circle if applicable) Name \_\_\_\_\_  
MEDICARE - A    B    D (circle if applicable) Name \_\_\_\_\_

### Children 18 years or older who are living at home and wish to join the program:

\_\_\_\_\_ -D.O.B. \_\_\_\_\_ Social Security Exempt: Yes No  
\_\_\_\_\_ -D.O.B. \_\_\_\_\_ Social Security Exempt: Yes No  
\_\_\_\_\_ -D.O.B. \_\_\_\_\_ Social Security Exempt: Yes No

### Children under 18: (Include additional sheets as necessary.)

\_\_\_\_\_ -D.O.B. \_\_\_\_\_  
\_\_\_\_\_ -D.O.B. \_\_\_\_\_

**Medical Conditions:** Please list any pre-existing conditions such as cancer, chronic illnesses, etc. Include current and projected treatment needs.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Please complete application on the back.



## Our Statement of Faith

As an Anabaptist medical sharing group, we share these commonly held beliefs:

- **We believe** in the biblical principle of sharing with those who experience medical needs. *Galatians 6:2*
- **We believe** in the sanctity and dignity of human life, and that God created every life for a special meaning and purpose. *Psalms 139:13-14*
- **We believe** that our bodies are the temples of the Holy Ghost, and that it is our responsibility to God and our fellow members to exemplify Christ in every aspect of life, including choices and habits that affect our health, and to avoid habits and behaviors that are harmful to the body *1 Corinthians 6:19-20*
- **We believe** in the power of prayer and that prayer should be a conviction and faithful practice of our daily lives. *1 John 5:14*
- **We believe** in a God who cares for his people through sickness and health. He is the Great Physician and the Provider of all our needs. He is Joy in sorrow, a Comfort in pain, and our ever-present Help in times of trouble. *1 Peter 5:7*
- **We believe** in the Anabaptist practice of nonresistance as a way of life. This is expressed by not taking up arms, by not initiating lawsuits, and by not engaging in retaliation of any kind. *Matthew 5:39*
- **We believe** in and practice the 1 Corinthians 11 teaching on the headship veiling as well as modesty in dress. It is required for membership that our Member ladies wear the veiling and skirts consistently on a daily basis.

By signing below, we affirm this **Medical Sharing Application** to be true and complete to the best of our knowledge, and that we are in adherence with the **Statement of Faith And Practice**.

**Member signature required:** \_\_\_\_\_

### **Bill Submission:**

**Since this is not insurance, you are always "self-pay."**

Do not present your AHS Contact Card to medical providers. Once you receive a medical bill, if it is eligible for sharing, simply email, mail, or fax the bill to AHS **unpaid**. Your AHS Contact Card contains our contact information. All medical procedures which are eligible for sharing (other than emergencies), must be pre-authorized by AHS.