

CHM

*Christian
Healthcare
Ministries*



MATERNITY CARE SOLUTION GUIDE FOR MEMBERS

Supporting your journey

to grow your family

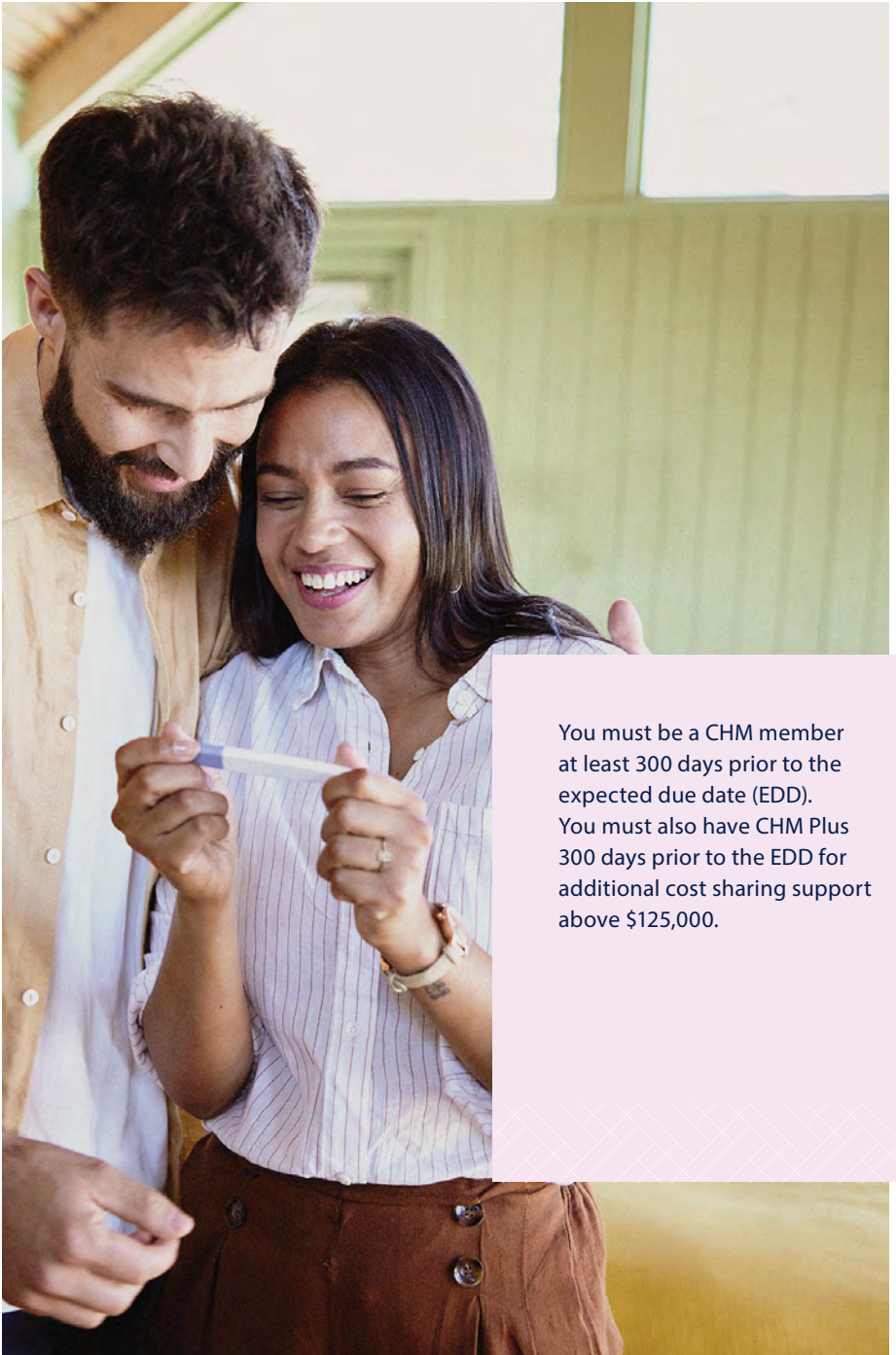
WHAT YOU'LL FIND IN THIS RESOURCE

Maternity Care Solution is part of CHM Care Solutions, a collection of specialized care components to support your body, mind, and spirit.

When you're expecting a new addition to your family, the CHM family is here to support you every step of the way.

This resource provides an overview of the features included in our Maternity Care Solution.





You must be a CHM member at least 300 days prior to the expected due date (EDD). You must also have CHM Plus 300 days prior to the EDD for additional cost sharing support above \$125,000.

WHAT TO DO IN THE FIRST 16 WEEKS OF PREGNANCY

The CHM family is here to help you throughout your pregnancy. **Call us at 800-791-6225 during your first 16 weeks of pregnancy.** When you call, select the maternity option to speak with our Maternity Care Team and nurse navigator.

WHEN YOU CALL, WE WILL HELP YOU:

- 1** Save money on your Personal Responsibility.
As a ministry, it's our responsibility to steward members' funds well. Eligible maternity expenses are shared after meeting a Personal Responsibility (PR) amount*. You can reduce this PR by \$500 by calling and speaking to us within the first 16 weeks of your pregnancy.
- 2** Find the best quality maternity care in your area.
We want you to have the best healthcare experience possible, and we'll help you locate your best options to achieve quality care.
- 3** Learn about prepayment agreements for your facility of choice.
Facility-bundled flat rates often include the mother's hospital stay, the baby's hospital stay, and anesthesia charges—all in one packaged price. Our team can advise you on how to receive these bundled rates.

* CHM Gold: \$2,500; CHM Silver: \$5,000; CHM Bronze: \$9,000

Who is the Maternity Care Team?

The Maternity Care Team (MCT) simplifies the pregnancy journey for CHM members. Along with processing eligible medical bills, the MCT supports women spiritually through prayer and Scripture and provides guidance on program and health information that optimize clinical and financial outcomes.



***It all starts with one call:
800-791-6225***



“We are so incredibly grateful for CHM’s Maternity Care Solution team; throughout the complications we experienced after birth, they reached out by phone to pray for us and sent handwritten cards that were so encouraging and grounded in scripture.”

- SARAH LAMBRECHT

Spiritual support and helpful resources

As a ministry, we go beyond helping members with their medical bills. Our biblical community, prayer support, and helpful resources are easily accessible:



SIGN UP FOR OUR MATERNITY EMAIL SERIES

If you sign up for our email series, you'll receive devotionals and articles based on where you're at in your pregnancy, such as preconception, the three trimesters, or the postpartum stage.



SIGN UP TO RECEIVE EMAILS



JOIN OUR FACEBOOK GROUP

Our maternity Facebook group is an engaged group of believers who offer each other prayer, support, and advice. If you want to feel connected on a deeper spiritual level, there's no need to wait—join our maternity Facebook group today!



JOIN OUR FACEBOOK GROUP



Navigate to a better experience

The healthcare system can be confusing, daunting, and, at times, frustrating. CHM partners with a nurse navigator who can provide our members with guidance through their pregnancies.

Our nurse navigator can alleviate your stress by:

- ✔ Finding you options for quality healthcare providers
- ✔ Helping you understand your options for childbirth
- ✔ Providing understanding of risks or health factors that may impact your pregnancy
- ✔ Helping you understand the results of lab tests
- ✔ Connecting you to helpful resources



Call us at 800-791-6225

and ask to speak with our
maternity nurse navigator.



Eligible maternity expenses

CHM takes care of eligible medical bills for prenatal care, delivery, and postnatal care. Below is an overview of the type of expenses CHM shares in an eligible maternity event:



Prenatal

- Routine office visits
- Lab tests
- Maternity-related prescriptions and immunizations
- Up to three ultrasounds. Any more than three will be evaluated on a case-by-case basis.



Delivery

- Labor and delivery (including home births and a midwife)
- Anesthesiology services
- Eligible complications that arise for mother and baby



Postnatal

- Postnatal care for mother up to 90 days after delivery
- Newborn visits, tongue tie, and circumcision for the baby up to 30 days after delivery

ADDITIONAL ELIGIBILITY INFORMATION

CHM can share eligible charges in the form of prepayment agreements (or global fees) and hospital flat rates. Prepayment agreements typically contain prenatal care, physician delivery fees, and postnatal care, and hospital flat rates contain the facility delivery charges. For more information on prepayment agreements, midwives, and other program-related questions, give us a call at **800-791-6225**.

Important note: This guide contains an overview of maternity eligibility and is not exhaustive. For more detailed eligibility information, please see the CHM Guidelines.

Ineligible maternity expenses

CHM shares major maternity costs, but we encourage members to review the list of ineligible expenses so that you can make appropriate preparations.

The following circumstances result in the ineligibility of all costs associated with the pregnancy:

- Gestation or surrogate procedures
- In vitro fertilization (IVF)
- Pregnancies resulting from sperm donation
- Embryo implants, transfers, or adoptions

The following expenses are ineligible for sharing, even when incurred as part of an eligible pregnancy:

- Contraceptives or birth control
- Over-the-counter medications
- Doula and monitrice services
- Fertility procedures or treatments
- Tubal ligations, vasectomies, or reversal procedures
- Breast pumps
- Nuchal translucency ultrasound
- Craniosacral therapy
- Travel expenses
- Genetic testing*

* **Exception**—Genetic testing is *eligible only* when the following conditions are met:

- The testing is required to diagnose a condition affecting the mother or baby when symptoms or abnormal findings are present.
- The test results directly impact decisions about treatment or care during the current pregnancy.
- Medical records are provided and reviewed.

Important note: *This guide contains an overview of maternity eligibility and is not exhaustive. For more detailed eligibility information, please see the CHM Guidelines.*



SEE THE CHM GUIDELINES FOR MORE INFORMATION

Tips to make sure you qualify for maternity sharing



Join CHM before planning your pregnancy

You must be a CHM member for at least 300 days before the doctor's estimated due date. Consider adding CHM Plus for additional cost sharing support.



Review the CHM Guidelines before and during your pregnancy

The CHM Guidelines contain further information about babies as CHM members, ineligible bills, adoption, congenital conditions, midwives, and more.



SEE THE CHM GUIDELINES FOR MORE INFORMATION



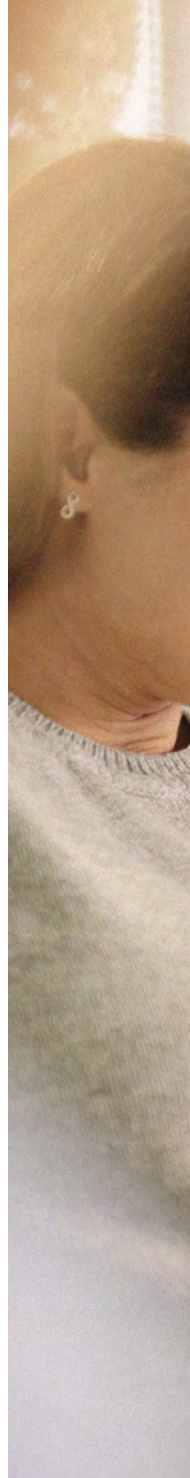
Submit medical bills early

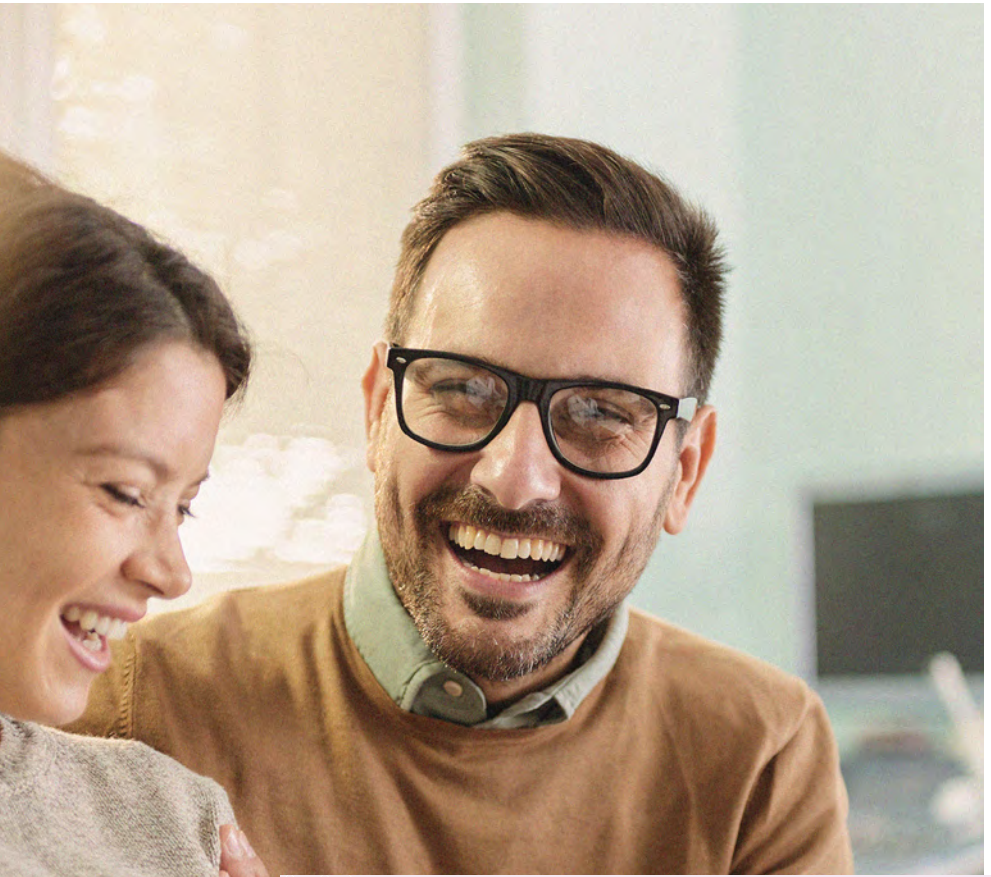
Send in ahead of time as many prepayment agreements and bills as possible. Bills submitted more than six months after delivery will be ineligible for sharing.



Notify the ministry when your child is born

The blessing of a new child is a busy time, but don't forget to notify CHM on this new addition within the first 30 days of birth if you wish to add your baby to the membership.





“Not having to stress about maternity bills was a huge part of our decision to join CHM, and when I discovered I was pregnant with twins, CHM took the financial load completely off our shoulders. After the twins were born, I needed to contact CHM a few times. Each time, I was greeted with a person who seemed as excited as I was for the birth of our babies!”

- ANNA JOHNSON

If you'd like more information on how CHM supports your pregnancy journey, give us a call at 800-791-6225 and download the CHM Guidelines.



**SEE THE CHM GUIDELINES FOR
MORE INFORMATION**



Prayers for your unborn baby and pregnancy journey

We believe supporting one another spiritually is as important as the financial support you receive during your pregnancy journey. You're never alone. You can join our biblical community through social media and receive encouraging notes and prayers through Prayers Unceasing, included in your monthly billing, and the Prayer Wall on your Member Portal. Our CHM staff pray for members daily and are available to pray with you over the phone.

When you're pregnant, know that God is doing beautiful work within you, and your unborn child is a gift. Connect with God through prayer to grow closer to Him as He knits this creation in you.

“Lord, each day You lovingly and faithfully craft and form this child in my womb, and You do so with purpose. Each soul has a purpose in life, and I pray that You use this child to grow my relationship with You. As we walk this journey together—You and I as Creator and creation—will You prepare my heart to be a parent worthy of the honor of knowing and raising my child? Will You help me show this little one the fullness of Your love and kindness? God, I lay in Your hands this gift You've given me, and I ask that You work in me today and every day forward, even as You're working in the life of my baby, so that we may know You in a deeper way. Amen.”



“The cost of having a triplet pregnancy was enormous with so many appointments, specialists, and a short NICU stay for the babies. However, CHM took care off all of that for us, which was such a relief and blessing.”

- DUSTIN YONKE



HOW DOES CHM STAND OUT?

With CHM, you're in a spiritual covenant relationship, not a contractual obligation, with your fellow Christians.

We operate differently—by intention!

Covenants are found throughout the Bible. As a health cost-sharing ministry, not insurance, we use terms that reflect our mission. These terms further demonstrate how we're able to minister to the body of Christ more effectively.

Frequently asked questions

HOW DO I KNOW CHM WILL TAKE CARE OF ME AND MY FAMILY?

Since 1981, CHM has shared 100% of eligible medical bills in accordance with the CHM Guidelines, demonstrated by independent financial audits, a first-in-the-nation independent accreditation from Demotech, a nationally-recognized financial stability ratings firm, and our Better Business Bureau accreditation.

DOES CHM SHARE FOR MIDWIVES AND/OR BIRTHING CENTERS?

CHM will share costs for legally practicing midwives and birthing centers.

Whether you are planning a hospital or out-of-hospital birth, submit through the Member Portal a prepayment agreement from your medical provider. This prepayment agreement should include prenatal care, delivery of the baby, and postpartum and postnatal expenses. If there are any additional charges not included in the prepayment agreement, you'll submit these to CHM as "maternity add-on" bills.

Important note: CHM shares for either a midwife or a physician, not both.

WHAT CAN I EXPECT AFTER SUBMITTING MY MATERNITY INCIDENT?

Submit all necessary documents through the Member Portal to avoid sharing delays. Once CHM receives all the necessary paperwork, we'll review the bills according to CHM Guidelines. Once CHM issues your reimbursement check, promptly pay your healthcare provider.

Documents required for sharing include:

- Your prepayment agreement/global fee
- Medical Information Release and Patient Delegation Form (can be filled out digitally on the Member Portal)
- Maternity Verification Form and Newborn Membership Form (can be filled out digitally on the Member Portal)
- Itemized bills for services not included in your prepayment agreement

Important note: CHM will process your prepayment agreement near the 30th week of pregnancy. We ask that you plan on checks going out around that time.



“CHM goes the extra mile to help members. I also love the flexibility I have to choose my own healthcare provider. I have called CHM for various reasons and have always been met with a friendly voice on the other end of the line—that makes all the difference.”

– TINA KEPLINGER



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VISIT THE
MEMBER PORTAL