

# New Member Information

## What is Personal Responsibility?

Personal Responsibility is the portion of eligible medical expenses that must be satisfied by members before CHM can consider their bills for reimbursement. Each program has an assigned Personal Responsibility per unit, per year.

### ANNUAL PERSONAL RESPONSIBILITY AMOUNTS



CHM Gold - \$1,250



CHM Silver - \$3,000



CHM Bronze - \$6,000



CHM SeniorShare™ - \$0

The Personal Responsibility for each unit is met through qualifying incident submissions for members participating on that unit.

After provider discounts are applied to medical bills, the remaining eligible charges are credited toward the unit's annual Personal Responsibility. Any charges that are ineligible per the CHM Guidelines cannot contribute toward fulfilling the unit's annual Personal Responsibility.

Please note that a separate Maternity Personal Responsibility is required for each eligible maternity event. The amount varies based on program participation.

Refer to the CHM Guidelines on the Resources tab in the Member Portal for additional information (***member-portal.chministries.org***).

### WHAT TYPES OF MEDICAL EXPENSES ARE INELIGIBLE?

CHM members will incur necessary medical costs that are not eligible for sharing, such as dental and vision care, chiropractic care, routine medications, immunizations, and medical equipment costs. For complete details, please review the Ineligible medical expenses section of the CHM Guidelines on the Resources tab in the Member Portal.



## Which providers can I use?

You may go to any hospital or doctor's office, but selective "shopping" helps lower the cost of your medical care. You often can receive the same service at a lower price. The only restriction when choosing a provider is making sure the care they provide falls under the CHM Guidelines. You can find the current version of the Guidelines in the Resources tab on the CHM Member Portal.



### INTERACTING WITH MEDICAL PROVIDERS

- Inform your healthcare providers that you're a self-pay patient and present your CHM card. Tell your providers you would like to be billed directly with itemized medical bills.
- Ask for a discount. Asking for a self-pay discount or a reduced rate is seeking the same consideration that insured patients receive due to discounted rates negotiated by their insurers.
- Before paying bills totaling \$1,000 or more from an individual healthcare provider, please contact our Member Advocate team when:



you're unable to obtain a self-pay discount **or**



you obtain a significant discount, but the provider has a deadline for payment, **and** you're unable to pay out-of-pocket.

- Apply for any financial assistance available. Most hospitals are required to provide certain types of medical care for free or at a reduced cost.
- Ask providers to bill you directly and set up a payment plan with your providers. Work with your provider to set up a monthly payment plan until your eligible medical costs have been processed and reimbursed in accordance with the Member Guidelines.
- When you receive your itemized bills, send copies of each bill to Christian Healthcare Ministries, along with the completed Sharing Request Packet, via the Member Portal.

For more information, visit [chministries.org/blog/interacting-with-healthcare-providers](https://chministries.org/blog/interacting-with-healthcare-providers).

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### WHAT IS AN ITEMIZED BILL?

Itemized bills contain the following:

- Date of service
- Total charges (including any discounts)
- Provider information
- Patient name
- Description of services (or CPT codes)

Itemized medical bills provide CHM staff with the information we need to process your medical bills.

For more information, visit [chministries.org/blog/step-by-step-guide-for-submitting-bills](https://chministries.org/blog/step-by-step-guide-for-submitting-bills).

### HOW TO SUBMIT MEDICAL BILLS






- Request itemized medical bills from your provider.
- Submit your medical bills through the Member Portal.
  1. Navigate to "My medical bills."
  2. Select "New submission."
  3. Fill out information about your medical care by answering a couple questions.
  4. Upload your itemized bills.
- Sharing time can take 50-70 days.
- Promptly pay your provider when you receive funds from CHM.

## HOW CAN I TRACK THE STATUS OF MEDICAL BILLS I'VE SUBMITTED?

As soon as you finish a submission on the Member Portal, you can open and review your submitted bills and documents under "All My Documents" in the "My Medical Bills" section.

Please allow about 30 days from receipt for the progress of individual medical bills to display under "My Needs" in the "My Medical Bills" section.

Here's what the stages of the review process mean:

- 1 |  Your bill is uploaded into our database
- 2 |  Eligibility for your bill is determined
- 3 |  If necessary, we negotiate discounts with your provider
- 4 |  A final audit is performed
- 5 |  Your need is fully processed, and eligible charges have been reimbursed

Once your original submission reaches stage 2 of 5, you can access your submission and submit any additional bills under "Existing Incidents" in the "My Medical Bills" section.

You'll receive a welcome packet with more information, and you can also visit [chministries.org/blog/after-you-join](https://chministries.org/blog/after-you-join).

## What can I use the Member Portal for?

The CHM Member Portal is your one-stop-shop for managing your CHM membership.

You can view your membership information, access resources, easily submit medical bills, connect with CHM Care Solutions, and more.

You can also access the Member Portal from your phone using the CHM Member Portal app that's available on the App Store or Google Play.



# What to do when you need medical care

In emergency situations, immediately seek medical care.

In non-emergency situations:

- For general health issues, try CHM's Virtual Care Solution, powered by HealthTap. It's already included in your membership.
- For an in-person visit, consider "shopping" several healthcare providers in your area; you often can receive the same service at a lower cost.
- Schedule an appointment and receive care.

For more information, visit [chministries.org/blog/what-to-do-when-you-need-medical-care](https://chministries.org/blog/what-to-do-when-you-need-medical-care).

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## CHM Care Solutions

CHM offers a collection of specialized care components:

### VIRTUAL CARE

Through HealthTap ([healthtap.com/landing/chm](https://healthtap.com/landing/chm)), you have easy access to virtual primary care and urgent care appointments. You can chat with board-certified doctors who listen to you—as part of your membership!

### COMPLETE SURGICAL CARE SOLUTION

If you have a diagnosis and a surgery recommendation, our experts can help you navigate the process, quickly find high-quality providers and save on out-of-pocket costs.

More information is available at [chministries.org/complete-surgical-care-solution](https://chministries.org/complete-surgical-care-solution).

### MATERNITY CARE

Contact the Maternity Care Team for an early engagement conversation within the first 16 weeks of pregnancy to take \$500 off your Personal Responsibility and get connected to the best care in your area. Learn more at [chministries.org/blog/maternity](https://chministries.org/blog/maternity).

### PRESCRIPTION CARE

We provide tips and resources to save money on prescriptions that aren't eligible for sharing.

Find details at [chministries.org/blog/prescriptions](https://chministries.org/blog/prescriptions).

