

Workers Aid Plan:

- **Membership Eligibility:** Members of the Worker's Aid Plan must be members of traditional Anabaptist churches. This requires adherence to the *Dordrecht Confession of Faith*, or similar Confessions, and adherence to the core tenants of Anabaptist theology. The definition of "member" is any employee or employer who is enrolled in the plan, including self-employed individuals.
- **Monthly Sharing Amounts:**
 - ❖ \$22.00 per month, per worker (this includes \$20.00 per month designated for medical sharing and reserve, and \$2.00 per month designated for administrative costs).
 - ❖ This amount is a suggested starting amount. If bills are greater, this may increase. If bills are lower, this may decrease. The responsibility and safety of members can lower the cost.
 - ❖ Bill Reduction: AHS charges 5% of bills submitted for its bill reduction services. This commission is taken out of bill reductions obtained.
- **Pre-existing conditions:** are not eligible for sharing.
- **\$2,000 pre-shared amount:** annually, per case. This is the individual employer/member's responsibility.
- **No Annual Limit:** 100% of medical bills are eligible for sharing after the first \$2,000 is met.
- **Preauthorization:** All non-emergency room procedures should be pre-authorized by an AHS representative. Emergency Rooms should be used only if the need is not treatable at a Prompt Care, etc. All members agree to accept counsel from their church Deacon and/or AHS advisors in the case of larger claims. Larger bills will be shared as funds are available. In all cases, due diligence will be made to achieve satisfactory payment arrangements with both providers and members. Members should always seek to be good stewards of the health care system, using the least costly alternatives whenever feasible. It may be financially prudent to travel some distance to a health care provider that offers a better rate.
- **Work-Related Sharing:** This sharing plan shares work-related accidents and injuries incurred during employment or self-employment activities. Accidents must occur while the employee or self-employed individual is "on the clock." Those experiencing vehicle and buggy related accidents should seek assistance from any applicable auto insurance or mutual aid as a first resort.
- **One-time Entry Contribution:** \$50.00 per worker
- **Time off work:** Up to two calendar months of lost work time may be reimbursed at 2/3 of regular wage earned. This paid time off begins after one week of lost work time.

For **EMERGENCY** situations: Get medical care ASAP in a facility known to have reasonable rate policies. "Prompt Care" providers such as MedExpress or Urgent Care can often prevent a costly emergency room fee. ERs should always be used as providers of last resort. Do not pay ER bills before contacting AHS.

For **ELECTIVE** procedures: Get a written cost before scheduling service, if possible. All Elective procedures must be pre-authorized by AHS to be eligible for sharing. It is wise to "shop around." AHS will help negotiate and advise as needed. Before you "buy" is the time to negotiate.

Together, we can lighten the burden and make a real difference!

Anabaptist HealthShare

“Sharing the medical needs of the Anabaptist community”

Anabaptist HealthShare (AHS) is a 501(c)(3) nonprofit corporation which has organized a Workers Aid program as a branch of its ministry to the Anabaptists. AHS is a Health Care Sharing Ministry approved by the US Department of Health & Human Services. AHS coordinates medical needs sharing within the Anabaptist community, and it stretches community dollars by providing competent bill reduction services.

AHS supports ministry workers of domestic and foreign Anabaptist ministries, it enrolls members of Anabaptist churches, it enrolls employees of Anabaptist businesses, and it manages the bills of its entire membership group.

In keeping with the true spirit of health care sharing, AHS is based on cost. It facilitates a cost-based medical sharing plan that helps take the fear out of medical sharing. This is not insurance. Insurance intends to make a profit with your premium dollars. AHS serves our Anabaptist people on the premise that cost-based sharing provides the best leveraging of funds and is the most fiscally responsible method of sharing medical needs. The suggested monthly sharing amounts are intended to be used as opening numbers that are estimated to cover the needs of most groups. They may be adjusted according to the desires and needs of the membership. Effective provider negotiations and selection, along with the true spirit of responsible health care sharing makes affordable sharing possible.

Submitting Medical Bills to AHS for a Sharing Payment

Employers shall report work related injuries that may result in a sharing request within 2 days of injury.

1. Please assure that all “Elective” (non-emergency) procedure costs have been preauthorized by an AHS representative before committing to the procedure.
2. Fill out an AHS Request for Reimbursement Form.
3. Attach all original bills to the Form. (Please make any copies desired for your records).
4. Turn in the completed Form to your AHS representative. Local representatives may be established to collect the bills from a particular community.
5. Questions? Contact AHS at:

540.717.2115 phone

434.234.0234 fax

AnabaptistHealthShare@gmail.com

Mailing Address:

Anabaptist HealthShare

P.O.Box 343

Madison, VA 22727

The integrity of any sharing ministry depends on individual accountability
and responsible expectations for reimbursements.

It is a joy to promote the true spirit of Anabaptist health care sharing!