



Christian Healthcare Ministries

GOLD LEVEL *Maternity Program*

We could never have anticipated how much we'd need CHM and how encouraged we would be by its members. Our son, Jimmy, is a miracle from God. Being CHM members helped alleviate the stress of a very emotional and difficult season.

**Jonathan &
Caitlin Phillips
Tacoma, WA**

**Congratulations on your pregnancy!
Having a baby is a joyful time, but
you may also have questions about
how to handle your maternity bills
as a CHM member.**

This guide is only for members who joined CHM's Gold program at least 300 days before your doctor's estimated due date. *It describes what types of bills are eligible for CHM Gold sharing and contains details about various healthcare provider billing scenarios (OB/GYN, hospital, and birthing center/home birth prepayment agreements).

**Important note: Please be sure to also read CHM Guideline R (chministries.org/guidelines) because all medical bills are authorized for sharing according to the Guidelines.*

Maternity bill eligibility under CHM Guidelines

According to CHM Guideline R, for Gold members CHM shares qualifying medical bills (see “Definition of bills” on page 7 of this brochure) for pre-natal, delivery (including cesarean and multiple births), home births, midwives, postnatal up to six weeks and any complications that arise for mother and baby.

Prenatal:

- ✔ CHM shares: Routine office visits, blood work, up to three ultrasounds unless there is a complication that requires more, prescriptions related to pregnancy
- ✘ CHM does not share: Genetic testing, immunizations (Tdap, flu shot, etc.), supplements purchased without a prescription. (For a complete list of ineligible expenses, see Guideline R.7.)

Delivery:

- ✔ CHM shares: OB/GYN labor and delivery charges, hospital labor/delivery charges + room/board, anesthesiologist (if applicable), charges from legally-practicing midwives, birthing center charges, and charges for complications that arise for mother and baby. *Note: CHM shares for either a midwife or an OB/GYN, **not both**. (For an exception, see Guideline R.11.) We cannot share expenses from more than one midwife.*
 - Circumcision is included in the maternity need.
- ✘ CHM does not share: Doula services, birthing tubs or related items if delivering with a midwife.

Postnatal

- ✔ CHM shares: Mother’s 6-week postpartum check-up and corresponding Pap test, well check-ups for baby up to six weeks, one lactation consultation (if medically necessary; an itemized charge must appear on your bill or you must submit a note from your healthcare provider)
- ✘ CHM does not share: Infant immunizations (except those done while admitted to the hospital), breast pumps

Though this guide contains extensive maternity information, additional maternity Guidelines may apply to your circumstances (see CHM Guideline R at chministries.org/guidelines). Though maternity costs are eligible as described above, there will be times when you will

need to pay up front for some services and be reimbursed by CHM.

Notification of pregnancy

Obtain medical care as soon as you know you're pregnant. Call your healthcare provider and let them know that you are a part of CHM. If they aren't aware of CHM, you can point them to chministries.org/providers, which explains what CHM is and how the ministry shares medical bills. You can also give them a copy of CHM's letter to providers, available for downloading at chministries.org/providerletter.

Following are different maternity scenarios; please read and follow the instructions for each one that applies to you.

OB/GYN prepayment agreement

You will need to obtain a prepayment agreement—also known as a “stork package” or “global fee”—from your OB/GYN as soon as possible. The prepayment agreement usually includes:

- ✔ OB/GYN appointments
- ✔ Blood work*
- ✔ OB/GYN labor/delivery charges

- **If sonograms and blood work are not included in the prepayment agreement, you may have to pay individually for each service as it is rendered. Always try to get on a payment plan for each of these services. If no payment plan is available, you'll be asked to pay up front. Please do not use any debit card linked to an employee health benefit account (such as a Benny™ card) for any CHM-eligible expense. We suggest paying for the service and immediately uploading an itemized bill into your CHM Member Portal account (chministries.org/members); be sure to check the box that says “This is an add-on itemized bill.”*
- **Please be aware that blood work can often be performed at a fraction of the cost of the lab service your doctor uses if you're willing to “shop around.” Independent lab services and clinics are listed on CHM's website at chministries.org/providerlist in the “National Providers” section.*

Once you have received the prepayment agreement, immediately mail in or upload the following into your CHM Member Portal account (chministries.org/members): the prepayment agreement, completed Needs Processing form, HIPAA form, and any bills incurred so far. (The forms you need can be found at chministries.org/needsforms.)

Note: If your OB/GYN will not provide you with a prepayment agreement and will instead bill you per visit, you'll need to submit to CHM an itemized bill for each service.

Hospital prepayment agreement

If you plan to give birth at a hospital, you'll need a hospital prepayment agreement (different from your OB/GYN prepayment agreement). We recommend you request it be sent to you as quickly as possible, **but no later than 3 months prior to your due date**. The reason is that, in most cases, CHM can send funds for your delivery charges before the baby is born. (Important: CHM still needs an itemized final hospital bill as soon as you receive it. Please see page 7 of this brochure for the definition of an itemized bill.)

This prepayment agreement can include:

- ✔ Labor and delivery
- ✔ Room and board
- *Room and board charges aren't always included in the quoted price, so we advise you to ask the provider to include them in the prepayment agreement. If room and board charges are not included, make sure to submit the itemized bill as an "add-on" as soon as you receive it.*

Once you receive the prepayment agreement, immediately mail in or upload it into your CHM Member Portal account (chministries.org/members). If you haven't yet filled out the Needs Processing forms, you'll need to do so at this time. If you've already filled out the forms for this pregnancy, there's no need to complete them a second time. Just submit the prepayment agreement as a "maternity add-on" bill.

Anesthesiology charges are eligible for sharing, but CHM cannot share expenses prior to the birth. You'll need to pay these charges out-of-pocket if your provider requires payment before delivery. We suggest asking for a cash discount and an estimated bill of itemized charges (if possible). You can upload the estimated bill into the CHM Member Portal prior to the baby being born, then submit the actual bill after the birth. Following this suggestion will significantly shorten sharing time.

Note: You may need to discuss payment options with the pediatrician who will perform the baby's check-up at the hospital. You can then submit the bill to CHM for sharing.



a free sample medical bill log you can modify.

chministries.org/downloads/ExampleMedicalBillLog.xlsx

Birthing center/home birth

If you aren't birthing at a hospital, you'll just need one prepayment agreement from the provider who will deliver the baby. This prepayment agreement should include any services from prenatal care up through the birth of the baby as well as postpartum expenses up to six weeks following the birth. If there are any additional charges not included in the prepayment agreement, you will submit these to CHM as a "maternity add-on."

Once you receive the prepayment agreement, immediately mail or upload into your CHM Member Portal account (chministries.org/members) the prepayment agreement, completed Needs Processing forms, and any bills incurred so far.

Sharing process/payment of bills

Once CHM receives all of the necessary paperwork and invoices, we'll review the bills to make sure that they're eligible according to the Guidelines, that they're itemized and that there are no billing mistakes made by your healthcare provider. CHM will send you a check to pay your healthcare provider. You're responsible to promptly pay your healthcare provider.

Make sure to keep your own records of bills you've submitted (a free sample record that you can modify is available at chministries.org/maternity).

Definition of bills:

Anytime CHM uses the word “bill” or “bills” is used, it refers to an *itemized bill*, which CHM requires. An itemized bill contains all of the following:

- 1 **the patient’s name;**
- 2 **the date of service;**
- 3 **the place of service;**
- 4 **the procedural (CPT code); and**
- 5 **the charge for each service rendered.**

If obtaining itemized bills from your providers is a challenge, CHM can instead accept a **CMS-1450** or **UB-04** from your hospital or a **CMS-1500** (*formerly HCFA-1500*) from your doctor—these are standardized billing forms used by healthcare providers.

If your provider seems puzzled by what information, exactly, CHM needs to process your medical bills, please tell them that the standardized medical billing forms mentioned above (**CMS-1450** or **CMS-1500**) contain the exact information we need.

Another tip is to talk directly with your doctor about CHM. Doctors have the final say over how their practices are run and often can speak with the office manager on your behalf. You may want to bring an extra copy of the CHM letter to providers (chministries.org/providerletter) to give directly to your doctor. In a hospital scenario, it’s a good idea to sit down and have a similar conversation with a financial counselor.





Christian Healthcare Ministries

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to healthcare costs*

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