

**CHM**

*Christian  
Healthcare  
Ministries*



**MATERNITY CARE SOLUTION**

**Supporting your journey**  
to grow your family

**CHMinistries.org**

## WHAT YOU'LL FIND IN THIS RESOURCE

When you're expecting a new addition to your family, the CHM family is here to support you every step of the way. Whether you're interested in learning about our solution as a current member or simply researching, **this resource provides an overview of the features included in our Maternity Care Solution.**

## WHO IS IT FOR?

### Married women who:

- ✔ Desire a biblical community to provide spiritual and financial support during their pregnancy and beyond
- ✔ Want a cost sharing ministry with first-in-the-nation independent accreditation
- ✔ Joined CHM for at least 300 days before the doctor's estimated due date—which means being a member for around 30-45 days before conception.

*Maternity sharing for CHM Silver and CHM Bronze takes effect Jan. 1, 2025. For more information, please call the CHM staff at (800) 791-6225*





## Join CHM before planning to become pregnant

You must be a CHM member at least 300 days prior to the expected due date (EDD). Consider adding CHM Plus for additional cost sharing support.

## 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 connect with our Maternity Care Team (MCT) and nurse navigator.

### WHEN YOU CALL, WE WILL HELP YOU:

1

#### Save money on your Personal Responsibility.

As a ministry, we work to steward our members' funds well. Eligible maternity expenses are shared after meeting a Personal Responsibility amount\*. You can reduce this Personal Responsibility by \$500 by giving us a call 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.

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



# Who is the Maternity Care Team?

The Maternity Care Team (MCT) is a group of staff members who simplify 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***



“As we planned for the birth of our third son, the ministry staff showed extreme kindness and felt like an extension of our family. As a self-employed eye doctor, my experience with the bill sharing process has proven that CHM is a win-win for both the patient and healthcare providers.”

– **DR. MANDY MATAYA-PIETIG,**  
*Iowa*

## 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
- ✔ Finding fact-based answers to your questions
- ✔ Connecting you to helpful resources



**Call us at (800) 791-6225**

Select the maternity option  
to connect with our nurse navigator.



# Eligible maternity expenses

For CHM members, CHM takes care of eligible medical bills for prenatal care, delivery, and postnatal care as outlined below. Women who add on CHM Plus prior to conception receive unlimited cost support per eligible pregnancy.



## Prenatal

- Routine office visits
- Lab tests
- Maternity-related prescriptions and immunizations
- Up to three ultrasounds



## 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
- Wellness 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. 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.

## 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 maternity email series, you'll be sent specific resources based on where you're at in your pregnancy journey. In addition to devotionals, you'll receive health-related articles and information about preconception, the three trimesters of pregnancy, and/or the postpartum period.



### **JOIN OUR FACEBOOK GROUP**

You're not alone. 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!





# 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, a fact proven 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, you need to submit to 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.

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**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 to 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
- Maternity Verification Form
- Itemized bills for services not included in your prepayment agreement

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**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.

# Tips to make sure you qualify for maternity sharing



## Plan to get pregnant after you join CHM

Pregnancy expenses cannot be shared if you didn't join at least 30-45 days before becoming pregnant. 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.



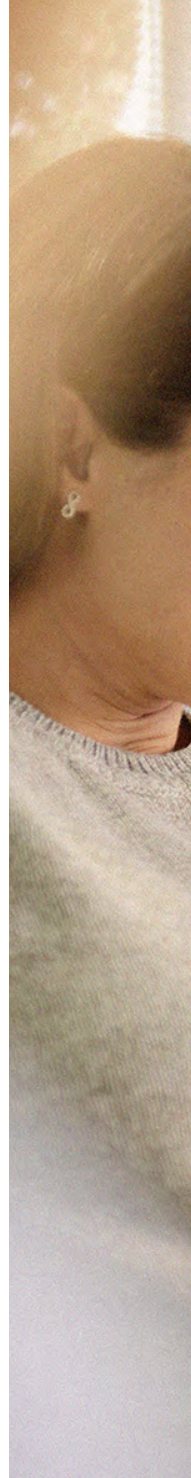
## Submit medical bills early

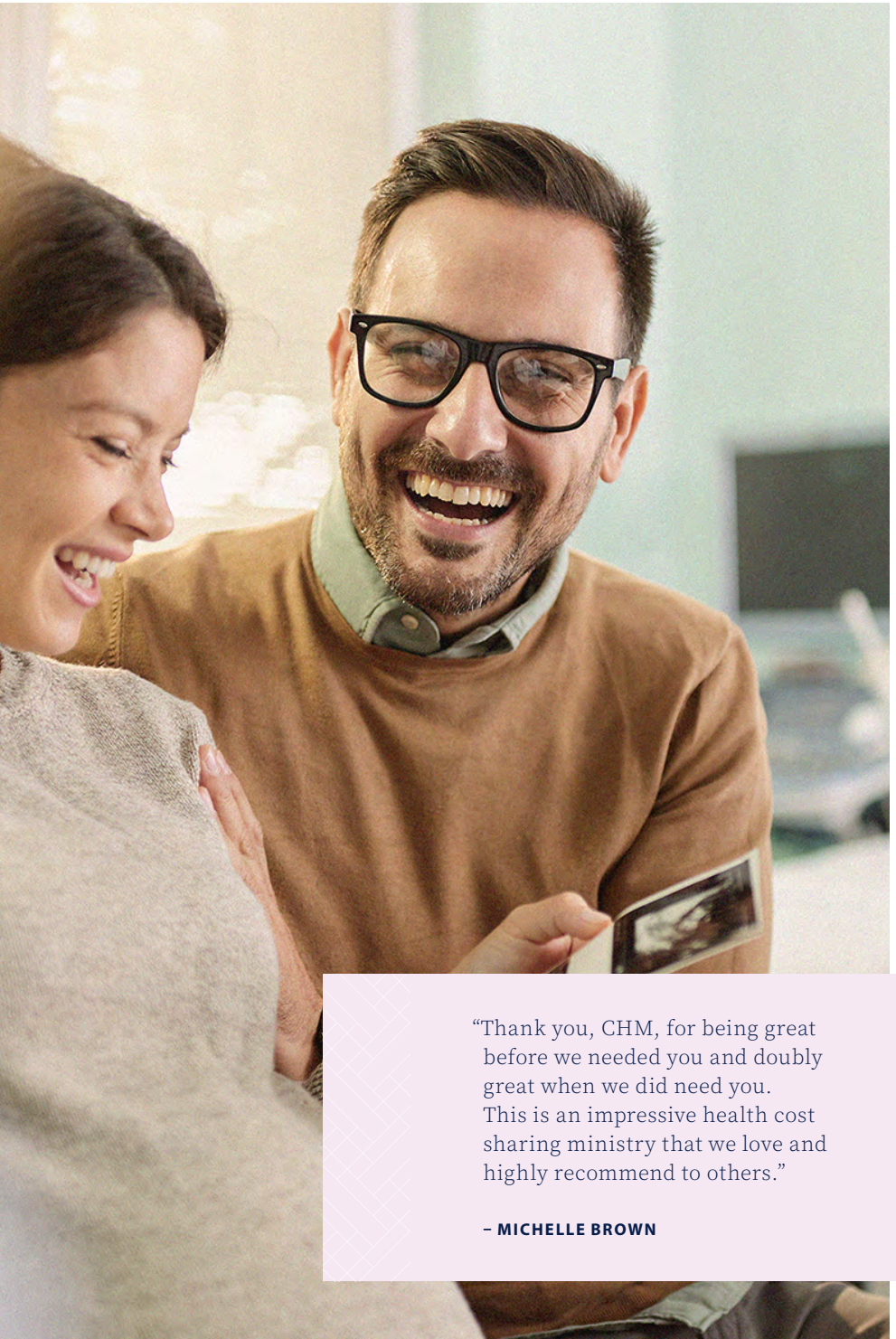
Send in ahead of time as many prepayment agreements and bills as possible.



## Notify the ministry when your child is born

The blessing of a new child is an exciting and busy time, but don't forget to notify CHM on this new addition.





“Thank you, CHM, for being great before we needed you and doubly great when we did need you. This is an impressive health cost sharing ministry that we love and highly recommend to others.”

– MICHELLE BROWN



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.



# 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 our Prayers Unceasing program. 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.”





“So thankful for the kind and thoughtful staff who encouraged me as I submitted bills and navigated pregnancy complications. I love being a part of the CHM family!”

– ANNA JOHNSON



### HOW DOES CHM STAND OUT?

CHM puts you 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.

### WHY DO WE INCLUDE LEGAL NOTICES AS PART OF THIS PACKET?

We uphold, and exceed, standards of integrity and consumer protection because we value you. That's why we've made it a priority to accommodate those states who have requested the inclusion of specific notices about CHM's health cost sharing status. It's just one more way that we showcase transparency. The following legal page reiterates CHM's ministry focus and does so in the way that some states have requested.

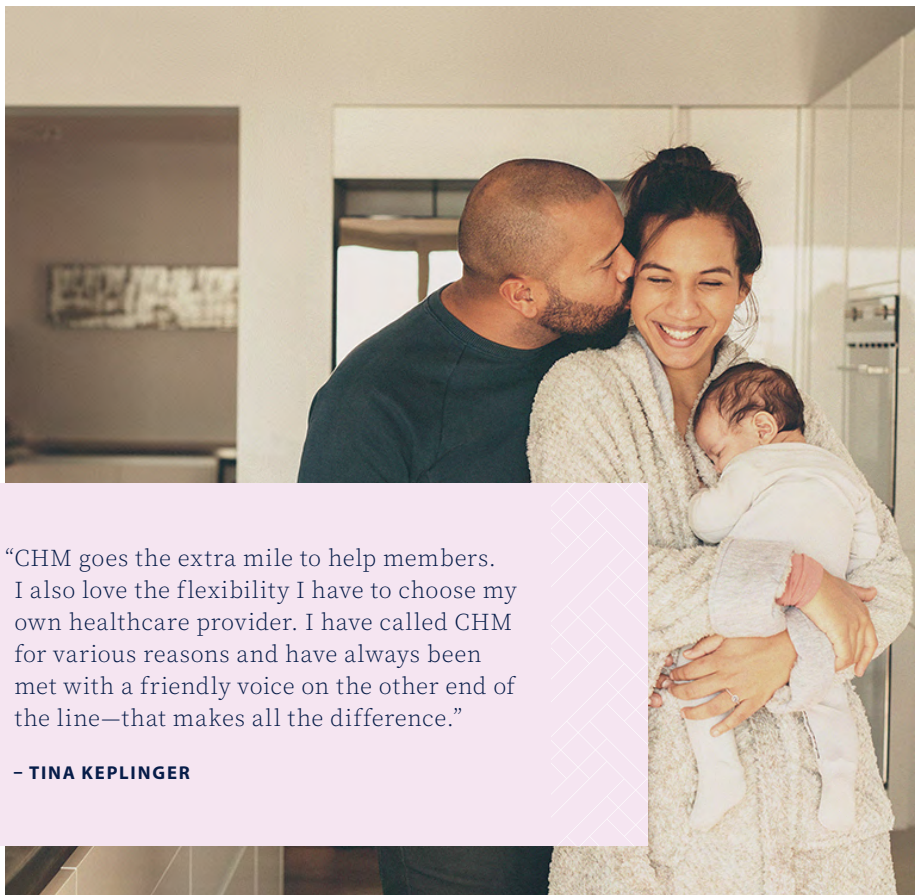
**Alaska, Alabama, Arkansas, Arizona, Florida, Georgia, Idaho, Illinois, Indiana, Kentucky, Louisiana, Maine, Massachusetts, Michigan, Mississippi, Missouri, Montana, Nebraska, New Hampshire, North Carolina, South Dakota, Texas, Virginia, Wisconsin, Wyoming:**

**NOTICE:** Under the laws of your state, Christian Healthcare Ministries, in facilitating the sharing of medical expenses, is not an insurance company and does not use insurance agents or pay commissions to insurance agents. Whether anyone chooses to assist you with your medical bills will be totally voluntary because neither this ministry nor any other participant may be compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. The ministry's guidelines, plan of operation and other documents are not an insurance policy or a promise to pay for the financial or medical needs of a participant by the ministry. It is not offered through an insurance company, it is not subject to the regulatory requirements or consumer protections of your state's insurance laws, and if you join this ministry instead of purchasing health insurance you will be considered uninsured. This program is not guaranteed under your state's Life and Health (or Disability) Insurance Guaranty Association or similar organization. Without health care insurance, there is no guarantee that you, a fellow member, or any other person who is a party to this ministry will be protected in the event of illness or emergency. Regardless of whether you receive any payment for medical expenses or whether Christian Healthcare Ministries terminates, withdraws from faith-based sharing of medical expenses, or continues to operate, you are always personally responsible for the payment of your own medical bills. If your participation in this ministry ends, state law may subject you to a waiting period before you are able to apply for health insurance coverage. You should review this ministry's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs. Complaints concerning Christian Healthcare Ministries may be reported to the office of your state's attorney general.

**Maryland: NOTICE:** This publication is not issued by an insurance company nor is it offered through an insurance company. It does not guarantee or promise that your medical bills will be published or assigned to others for payment. No other subscriber will be compelled to contribute toward the cost of your medical bills. Therefore, this publication should never be considered a substitute for an insurance policy. This activity is not regulated by the State Insurance Administration, and your liabilities are not covered by the Life and Health Guaranty Fund. Whether or not you receive any payments for medical expenses and whether or not this entity continues to operate, you are always liable for any unpaid bills.

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**All Others:** This is not an insurance policy. It is a voluntary program that is neither approved, endorsed nor regulated by your state's department of insurance and the program is not guaranteed under your state's Life and Health (or Disability) Insurance Guaranty Association or similar organization.



“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**

**CHM**

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