



## Introduction to Anabaptist Brotherhood

### Dear Provider,

Anabaptist Brotherhood is a medical sharing plan serving Amish, Mennonite, and German Baptist communities across all 50 states. Our mission is rooted in Anabaptist convictions of mutual aid—empowering churches to share the cost of one another’s medical burdens through a structured and sustainable program. As such we are health share plan, **not medical insurance**.

Our plan streamlines bill payment by integrating bill processing and payment— while honoring our Biblical convictions to maintain healthy independence from government programs. It offers both practical effectiveness and alignment with Anabaptist values of mutual aid and stewardship.

For many church medical aid plans, navigating the complexities of the modern medical billing system poses significant challenges. Likewise, providers and their billing departments often struggle with Amish and Mennonite sharing plans that lack understanding of the medical pricing landscape.

Anabaptist Brotherhood addresses both sides of the equation. We utilize a robust, medical data-driven approach to simplify bill processing and payment to providers. Our process ensures members can receive care with their preferred physicians and facilities, while pricing, billing, and payments are managed efficiently and equitably. We operate by three guiding principles:

#### Truth

We pay promptly using **Reference-Based Pricing**, anchored to fair, competitive benchmarks—such as Medicare rates and regional market data—to ensure pricing is true, reasonable, and industry-aligned.

#### Transparency

Members present to providers with Member ID cards to be transparent and provide plan information. In return, we require providers to send bills by using our electronic payer ID (ANB25) or to send paper coded bills on industry standard forms (CMS 1500 or UB-04). We use trusted medical pricing data and analyze codes to bring clarity to pricing decisions. When professional and facility bills include required codes, it lays the foundation of transparency and fair pricing.

#### Trust

Trust grows when truth and transparency are honored. By using a reference-based pricing approach, we build trust by ensuring pricing is both fair and reasonable and paid promptly.

## Our Process

- **Step 1:** Members present to providers using a Member ID card verifying they are part of Brotherhood's Medical Aid and Alms Plan (see Member ID card at bottom of page)
- **Step 2:** Providers can submit bills electronically via our electronic address (ANB25) and also find our members' eligibility in their system. Additionally, providers may submit paper bills by mail using CMS 1500 (for professional services) or UB-04 (for facilities bills).
- **Step 4:** We review pricing using industry benchmarks (e.g., Fair Health and CMS pricing data) to ensure a fair and reasonable price.
- **Step 5:** Providers receive prompt payment. If any adjustments are made, detailed medical pricing data is embedded in the explanation of the bill.
- **Step 6:** If needed, Brotherhood engages in peaceful, respectful negotiations to resolve billing concerns.

## Summary

Upon his appointment as Secretary of Health and Human Services, Robert F. Kennedy Jr. stated:

**“The healthcare industry needs a revolution of radical transparency.”**

Brotherhood resonates with this need and is doing our part by operating on the values of **truth**, **transparency** and **trust** with our members and provider-partners. We help members navigate the complex healthcare landscape with simplicity and confidence. Our goal is to become a trusted ally to providers and facilities nationwide—a beacon of fair, reasonable pricing, coupled with prompt payment. We welcome an email or call to get acquainted.

Respectfully,

Merle Herr, Administrator

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**Anabaptist Brotherhood**  
caring for our own



**A Healthshare & Prescription Program**

Household ID: **DOEJ0001**  
*Head of Household*  
**John Doe**

*Spouse*  
**Mary Doe**  
Plus Household Members

**Send Medical Bills to:**  
Payer ID: **ANB25**  
Anabaptist Brotherhood  
P.O. Box 144  
Guys Mills, PA 16327

Anabaptist Brotherhood is not insurance. See back for details.

Bin: 018448  
PCN: 66202303  
Group: MAAP01



- All members of Anabaptist Brotherhood are self-pay and uninsured.
- Eligibility may be verified through the EDI payer ID.
- All medical providers and facilities are reimbursed in accordance with the terms of the Complete Guidelines.

- This membership does not utilize a PPO network.
- Bills must be submitted via the electronic payer ID or on CMS 1500 or UB-04 form or equivalent coded forms.
- Payments are based on industry standards using Reference-Based pricing.

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