

Provider's Guide with Anabaptist Brotherhood

5-1-2026

To: Medical Provider Billing and Patient Accounting Departments

From: Merle Herr, Administrator, Anabaptist Brotherhood

Subject: Introduction to Anabaptist Brotherhood's Medical Aid & Alms Sharing Plan

Dear Provider,

Anabaptist Brotherhood is a religious health-sharing ministry serving Amish, Mennonite, and German Baptist communities throughout the United States. Our mission is rooted in the biblical conviction of mutual aid—empowering our church communities to share one another's medical burdens through a structured, sustainable program.

Because we are a health-sharing ministry and not a traditional insurance company, we operate differently and are not subject to insurance regulation. We seek to engage our provider-partners through the core values of Truth, Transparency, and Trust. To achieve this, we use a Reference-Based Pricing (RBP) approach that Anabaptist Brotherhood applies when sharing toward member bills, anchored to objective industry benchmarks.

Enclosed you will find our Provider's Guide, which outlines our bill coding requirements and submission processes (including our Electronic Payer ID: ANB25).

We aim to be a trusted ally to your facility—committed to fair pricing and integrity. Beyond facilitating the sharing of our members' medical bills, we are eager to discuss formalizing our partnership through a direct agreement to streamline future care for our members. We welcome the opportunity to speak with your team to ensure a smooth and professional partnership.

Respectfully,

Merle Herr, Administrator

Anabaptist Brotherhood

574-354-4449 | info@anabaptistbrotherhood.org

Provider's Guide

1. Our Mission and Values

Anabaptist Brotherhood serves as a bridge between faith-based medical aid and the modern medical landscape. We operate on three guiding principles:

- **Truth:** Honest, prompt sharing toward member bills, anchored to fair, competitive benchmarks.
- **Transparency:** Clear communication regarding our sharing program and data-driven pricing decisions.
- **Trust:** Building reliable partnerships through equitable resolutions and professional integrity.

2. Member ID Cards and Eligibility Verification

Anabaptist Brotherhood issues Member ID cards for members to present at the time of service. The card identifies the member as a participant in our Medical Aid and Alms Sharing Plan and includes contact information for reaching our office.

To verify current membership status prior to service, contact Anabaptist Brotherhood directly:

- Phone: 574-354-4449
- Email: info@anabaptistbrotherhood.org

Our office can confirm whether the patient is currently an active member and what cost-sharing structure applies to their bill.

3. Reference-Based Pricing Methodology

Anabaptist Brotherhood uses a medical-data-driven pricing approach to determine a Fair Sharing Level (FSL) for every bill. This approach seeks to reflect faithful stewardship of member contributions while honoring the true cost of your services.

Fair Sharing Level (FSL) Benchmarks

- **Professional Services — Non-Facility (Office) Setting:** 120% of the Medicare non-facility allowable rate.
- **Professional Services — Facility Setting:** 150% of the Medicare facility allowable rate.
- **Facility Bills (UB-04 institutional):** 150% of the Medicare allowable rate.
- **Critical Access Hospitals (CAH):** For CAHs, the Medicare allowable is computed as $\text{Gross Charges} \times \text{the facility's departmental cost-to-charge ratio} \times 1.01$ (Medicare's 101%-of-cost CAH formula, drawn from the facility's most recent CMS Cost Report). Anabaptist Brotherhood's Fair Sharing Level is set at 150% of that figure.

Anabaptist Brotherhood disburses the full Fair Sharing Level for every eligible bill; the member's balance toward the provider is zero.

4. Direct Provider Sharing Agreements

To promote long-term stability and administrative ease, Anabaptist Brotherhood actively seeks to establish formal Direct Provider Sharing Agreements with hospitals and physician groups. By entering into a pre-negotiated agreement, both parties benefit from:

- **Pre-verified pricing:** Eliminating the need for post-care negotiations.
- **Expedited processing:** Properly coded bills move directly to sharing review.
- **Recognized Sharing Partner status:** Recognition within our community as a trusted partner who honors Anabaptist values and fair pricing.
- **Full Payment:** Anabaptist Brotherhood can quickly share the entire allowed amount on bills.

While our ultimate goal is a Direct Provider Sharing Agreement, it typically works best to get acquainted with a provider by sharing toward bills one at a time until trust is built and enough members are utilizing services to justify a formal Agreement. Until an Agreement is reached, providers can expect a similar sharing arrangement as outlined in Section 3 above. See the Addendum for a sample Direct Provider Sharing Agreement.

5. Mandatory Coding and Submission Requirements

To facilitate prompt sharing review and maintain transparency, all bills must include the following coding elements:

- **Standard Forms:**
 - Electronic Payer ID ANB25 via clearing house *Claims MD*
 - Or paper CMS-1500 / UB-04 forms.
- **Diagnosis Codes:** Valid and specific ICD-10-CM (or ICD-10-PCS) codes.
- **Procedure Codes:** Appropriate CPT and HCPCS Level II codes for all services rendered.
- **Modifiers:** All applicable CPT/HCPCS modifiers for clinical context.
- **DRG Assignment:** For inpatient facility bills, please provide applicable MS-DRG codes.
- **APC Assignment:** For outpatient facility bills, please provide applicable APC codes.
- **Itemized Statement:** For all UB-04 facility bills, please include the itemized hospital bill (revenue codes, dates, units, and charges) to support line-by-line review.
- **Information Requests:** Any additional information requested by Anabaptist Brotherhood must be returned within 30 days.

6. Electronic Integration

To ensure smooth communication and transparency, Anabaptist Brotherhood supports standard healthcare EDI (Electronic Data Interchange) protocols. Electronic submission allows for faster, cleaner intake of bills.

We encourage all providers to submit bills electronically to reduce manual entry errors and speed up the benchmark review. However, we accept paper billing as well.

- **Professional Bills:** EDI 837P (the electronic equivalent of the CMS-1500).
- **Institutional Bills:** EDI 837I (the electronic equivalent of the UB-04).
- **Clearinghouse Routing:** If your clearinghouse does not list “Anabaptist Brotherhood” directly, use Payer ID ANB25 to route through the national EDI exchange. Anabaptist Brotherhood is reachable via Claim.MD.
- **Pricing Data Transparency:** Each sharing disbursement is accompanied by an Explanation of Sharing (EOS) detailing the Reference-Based Pricing (RBP) calculations, ensuring your billing team has immediate access to our data-driven benchmarks.

7. Six-Step Processing Workflow

1. **Member Presentation.** Members present a Member ID card identifying them as participants in Anabaptist Brotherhood’s Medical Aid and Alms Sharing Plan. Providers are encouraged to use Payer ID ANB25 to send bills.
2. **Submission.** Providers submit coded bills via Payer ID ANB25 or by mail. If bills are not properly coded, Anabaptist Brotherhood sends a request for codes to the provider. Clean, electronically submitted bills move significantly faster through our review.
3. **Pricing Review.** Anabaptist Brotherhood evaluates the bill against published Medicare benchmarks and other industry pricing data.
4. **Sharing Disbursement.** Anabaptist Brotherhood seeks to share toward eligible bills promptly. Sharing payments are issued by paper check, mailed to the provider’s billing address, accompanied by an Explanation of Sharing (EOS) detailing the pricing calculations.
5. **Full Settlement.** Anabaptist Brotherhood’s sharing of the Fair Sharing Level is the full payment for shareable services; the member’s balance toward the provider is zero.
6. **Respectful Resolution.** If balance billing occurs, Anabaptist Brotherhood engages in good-faith, data-supported discussions to reach an equitable resolution.

8. Provider Inquiry & Resolution Process

Anabaptist Brotherhood is committed to accurate, transparent, and timely sharing toward bills eligible under our published guidelines. Our Reference-Based Pricing (RBP) methodology is designed to reflect fair market value using objective, data-driven benchmarks.

We recognize that providers may occasionally have questions regarding sharing amounts or pricing determinations. The following process is designed to ensure efficient, professional, and collaborative resolution.

A. Commitment to Fair and Transparent Sharing

All sharing payment disbursed by Anabaptist Brotherhood is accompanied by supporting detail that reflects the methodology used to determine the Fair Sharing Level (FSL), including references to:

- Medicare allowable rates
- Cost-based considerations (where applicable)
- Regional or comparable provider pricing data

Our goal is to ensure that providers have clear visibility into how sharing payment are determined.

B. Inquiry Process

If a provider identifies a discrepancy or has a question regarding a paid amount, we encourage submission of an inquiry.

To initiate an inquiry, please:

- Submit the inquiry via email or a designated contact channel listed below.
- Include claim number, date of service, billed charges, and specific line items in question.
- Attach any supporting documentation relevant to the inquiry.

Upon receipt, our team will:

- Review the bill against applicable pricing benchmarks and coding standards.
- Validate data inputs, including coding, modifiers, and grouping logic (DRG/APC where applicable).
- Respond with findings and, if applicable, any reconsidered the paid amount.

C. Collaborative Resolution Approach

Anabaptist Brotherhood operates in a spirit of honest, good-faith partnership. When differences in perspective arise, we are committed to:

- Engaging in good-faith, professional dialogue with provider billing teams.
- Sharing the underlying data and methodology used in setting the Fair Sharing Level.
- Considering additional provider-supplied information where appropriate.

Our objective is to reach a mutually understood and equitable resolution without unnecessary administrative burden.

D. Member Billing Considerations

Anabaptist Brotherhood members are instructed to direct any billing questions or concerns to our administrative team. Providers are encouraged to contact us directly regarding any outstanding balances under review so that we may assist in facilitating timely resolution.

E. Escalation Path

If an inquiry does not fully resolve a concern, providers may request escalation for secondary review. Escalated cases will receive additional evaluation to ensure consistency with Anabaptist Brotherhood's published sharing guidelines and pricing methodology.

Contact Information

Merle Herr, Administrator

Anabaptist Brotherhood

Address: P.O. Box 144, Guys Mills, PA 16327

Phone: 574-354-4449

Email: info@anabaptistbrotherhood.org

Electronic Payer ID: ANB25 (via clearing house Claims MD)

Notice: Anabaptist Brotherhood is not an insurance company, and membership in Anabaptist Brotherhood is not insurance. Anabaptist Brotherhood is a religious organization through which Amish, Mennonite, and German Baptist members voluntarily share one another's medical burdens, in accordance with the biblical principle of bearing one another's burdens (Galatians 6:2).

Membership is not an insurance contract and does not guarantee payment of any medical bill. Members remain self-pay and personally liable for their own medical debts. Sharing bills across the membership base is made by Anabaptist Brotherhood in accordance with its published guidelines.

Addendum: Sample Direct Provider Sharing Agreement

Partner: Anabaptist Brotherhood, Medical Aid and Alms Sharing Plan

This document outlines the proposed terms for a Direct Provider Sharing Agreement between Anabaptist Brotherhood (the Sharing Program) and [Facility/Provider Name] (the Provider). The goal of this agreement is to establish a streamlined, transparent relationship built on mutual respect and efficient stewardship of community resources.

This Agreement does not establish insurance coverage. Anabaptist Brotherhood is a religious health-sharing ministry that facilitates voluntary sharing of medical expenses among its members in accordance with its published guidelines. Sharing toward member bills remains voluntary and is not legally guaranteed.

1. Sharing Rates (the “Fair Sharing Level”)

Anabaptist Brotherhood proposes the following Fair Sharing Levels to eliminate the need for post-care negotiations:

- **Professional Services — Non-Facility (Office) Setting:** 120% of the current year’s Medicare non-facility allowable rate.
- **Professional Services — Facility Setting:** 150% of the current year’s Medicare facility allowable rate.
- **Facility Services (Inpatient/Outpatient):** 150% of the current year’s Medicare Allowable rate.
- **Critical Access Hospitals (CAH):** 150% of the Medicare CAH allowable, computed as $\text{Gross Charges} \times \text{the facility’s departmental cost-to-charge ratio} \times 1.01$ (Medicare’s 101%-of-cost CAH formula, drawn from the facility’s most recent CMS Cost Report).

2. Administrative Streamlining

By entering this Agreement, the Provider agrees to:

- **Direct Submission:** Submit all bills electronically via Payer ID ANB25 (via clearing house Claims MD) or the equivalent in paper forms sent to P.O. Box 144, Guys Mills, PA 16327.
- **Standardized Coding:** Provide full ICD-10, CPT/HCPCS, and DRG/APC coding on all initial submissions to ensure first-pass sharing review.

3. Sharing Disbursement

Anabaptist Brotherhood intends to disburse sharing payment promptly for contracted partners:

- **Clean Bill Turnaround:** Anabaptist Brotherhood will endeavor to disburse sharing and make payment to providers within 10 business days of receiving a properly coded “Clean Bill.”

- **100% Direct Disbursement:** *Sharing payments are disbursed directly to the Provider at the agreed Fair Sharing Level. Anabaptist Brotherhood's sharing is the full payment for shareable services; the member's balance is zero. There is never a need for the provider to invoice a co-pay or portion of the bill to the member. This streamlines provider cash flow and reduces revenue cycle time.*

4. Acceptance of Sharing as Full Settlement

- **Full Settlement:** *The Provider agrees to accept the agreed Fair Sharing Level (Section 1) as full settlement of the member's account for shareable services.*
- **Member Protection:** *The Provider agrees not to balance-bill the member for the difference between billed charges and the Fair Sharing Level, and not to report the difference to consumer credit reporting agencies, ensuring the peace of the member and the church community.*

5. Transparency & Dispute Resolution

- **Open Communication:** *Both parties agree to a good-faith approach. If a coding or pricing discrepancy occurs, the parties will engage in good-faith discussion within 10 days before initiating any formal dispute process.*
- **Data Sharing:** *Anabaptist Brotherhood will provide the specific data points (Medicare, cost-basis, regional) used for any disputed line item.*

6. Nature of the Agreement

This Agreement is between the Provider and Anabaptist Brotherhood, a religious health-sharing ministry. Anabaptist Brotherhood is not an insurance company and does not act as an insurer under this Agreement. Sharing toward member bills remains voluntary and dependent on available member contributions. This Agreement does not constitute or create insurance coverage for any member, nor does it guarantee payment of any specific bill.

Next Steps

To formalize this partnership, please contact our administration office:

Merle Herr, Administrator

Phone: 574-354-4449

Email: info@anabaptistbrotherhood.org

Quick Reference

Use the contacts below for questions or requests on behalf of your patient.

Topic	Contact
General inquiries / Membership verification	574-354-4449 info@anabaptistbrotherhood.org
Bill submission (electronic)	Payer ID ANB25 (via clearing house Claim.MD)
Bill submission (paper)	Anabaptist Brotherhood P.O. Box 144 Guys Mills, PA 16327
Pricing inquiries / Sharing-payment questions	info@anabaptistbrotherhood.org (reference claim number and date of service)
Direct Provider Sharing Agreement requests	Merle Herr, Administrator 574-354-4449
Disbursement method	Paper check, mailed to your billing address