

This chart is intended to be a useful roadmap of services, but the specific details are important, so be sure to read your plan to ensure coverage. Call the **Caring for Christian Scientists call center** (800-930-3797) for more information.

Ways to Pay for Christian Science Care

✓ = some coverage; see plan for details

	Christian Science care				Medical care		Notes
	CS nursing facility				Hospital	Non-hosp	
	CS Practitioner	CS Nurse	RNHCI ^[1]	not RNHCI			
INSURANCE							
Original Medicare (for age 65+)							
Part A	X	X	✓	X	✓	X	pays for certain services at a RNHCI
Part B	X	X	X	X	X	✓	not for CS care; but covers other "non hospital" services ^[2]
Medigap	X	X	✓	X	✓	✓	optional; but requires having both Part A and Part B
Medicare Advantage (for age 65+)							
Part C	X	X	rarely	X	✓	✓	is supposed to pay for certain RNHCI services, but often does not or requires much effort
Medicaid (for low income)							
	X	X	(*)	(*)	✓	✓	(*) may be available at certain facilities in CA
Private Insurance							
Employer plans	some	some	some	some	✓	✓	some selected employers; see Federal office website ^[4]
Individual plans (incl thru state exchanges)	X	X	X	X	✓	✓	none known
Military							
TRICARE	✓	✓	✓	✓	✓	✓	different coverages for active, reserve, retired, spouse, etc.
Government Employees (and retirees?)							
Federal	(**)	(**)	(**)	(**)	✓	✓	(**) see Federal office website ^[4]
State	(**)	(**)	(**)	(**)	✓	✓	(**) see Federal office website ^[4]
SPECIAL ACCOUNTS							
Health Savings Account (HSA)	✓	✓	✓	✓	✓	✓	available with certain high-deductible private plans
Medical Savings Account (MSA)	✓	✓	✓	✓	✓	✓	available with certain Medicare Advantage plans
Flexible Spending Account (FSA)	some	some	some	some	✓	✓	available w/some employer plans; note that employer sets coverage parameters
FOUNDATIONS							
The Principle Foundation (TPF)	✓	X	X	X	X	X	TPF also administers the National Fund for Christian Science Nursing
National Fund for Christian Science Nursing	✓	✓	✓	✓	X	X	CS practitioner fees covered while receiving CS nursing care
Christian Science Nursing Care Endowment	X	✓	✓	✓	X	X	for residents of southern California
The Dominion Foundation	X	✓	X	X	X	X	for CS nursing in the home
High Oaks	✓	✓	✓	✓	X	X	for residents of NY, NJ, PA, DE, MD, and VA
The Sunnyside Foundation	X	✓	✓	✓	X	X	for residents of TX
Wellsprings of Florida	X	✓	✓	✓	X	X	for residents of FL
Great Plains	X	✓	✓	✓	X	X	for residents of IA and NE
Midland at Home	✓	✓	✓	✓	X	X	for residents of IN and nearby communities

Note 1: RNHCI stands for "Religious Non-medical Health Care Institution" which is Medicare terminology that covers Christian Science nursing facilities. NOTE: Not every CS nursing facility chooses to participate in Medicare.

Note 2: Although optional, there is a late-enrollment penalty if Part B chosen after the initial enrollment period. Note: Part B is required if choosing a Medigap or Medicare Advantage policy. Late penalties may apply if those choices are delayed.

Note 3: Medicare Advantage policies may include more services (e.g. vision, dental, gym membership), longer terms, and possibly prescription drugs — all at a lower cost than the same components with Original Medicare. They should also cover care in a RNHCI, but experience is mixed.

Note 4: christianscience.com/additional-resources