Christian Science Provider Network
A Spiritual Care Network Serving Health Plan Enrollees



MEDICARE & CHRISTIAN SCIENCE NURSING CARE

Medicare Part A covers care at Medicare-certified Christian Science nursing facilities, aka RNHCIs, that is equivalent to the level of care at a hospital or skilled nursing facility. Medicare Part A does not require additional Medicare Parts or Plans, however it does not cover deductibles or co-payments. Cost: $0 premium, if you or your spouse worked at least 10 years.

Medicare Part B covers ambulance services, outpatient services, and other medical care. It does not cover RNHCI care, but it is required if you want a Medicare Advantage plan or a Medicare Supplement ("Medigap") plan.
Cost: approximately $205/mo (in 2026).

If you delay enrolling in Part B when you are first eligible, you may incur a 10% late-enrollment penalty for each full 12-month period you could have had Part B but did not enroll. This higher premium generally continues for as long as you have Part B.

Medicare Part C — Medicare Advantage

Medicare Advantage is an add-on to Original Medicare Parts A & B. These plans are provided by private insurance companies that authorize and manage care choices. Federal Medicare law requires that RNHCI care must be treated as an in-network benefit. Cost: varies.

Medicare Part D — Prescription Drug Coverage

Part D helps cover prescription medications. Enrollment is optional. Cost: varies.

Medicare Supplemental ("Medigap") Plans

Supplemental "Medigap" plans are optional private insurance plans that will cover certain costs, such as deductibles and coinsurance, that Original Medicare (Parts A & B) does not cover. Cost: varies.

Did you know....?

In 1965, through the dedicated work of The Mother Church's (TMC) Federal Committee on Publication, Congress established the right for eligible individuals to use Medicare benefits for qualified Christian Science nursing care. In 2012, TMC established the Network to help Christian Scientists, their families, and qualified Christian Science nursing facilities navigate the unfamiliar system of Medicare and insurance billing.

Today the Network is processing approximately $3M per year in claims on behalf of patients and their families, also helping support the facilities providing the care.

Each Network newsletter aims to share practical news and insights to handle impositions. Please alert us to your questions or needs, and we gladly will address them!

Medicare Options

- Medicare Part A
- Medicare Part A & B; optional addition of Supplemental "Medigap" Plan
- Medicare Part A & B & C (Medicare Advantage)

RNHCI (rin-key) Religious Nonmedical Health Care Institutions

The federal designation for Medicare-certified Christian Science nursing facilities providing nonmedical Christian Science nursing care to patients relying solely on Christian Science for healing.

GETTING STARTED

"Initial Enrollment Period" – When You Turn 65

You generally become eligible for Medicare around your 65th birthday. Your Initial Enrollment in Medicare is separate from your election to receive Social Security. The Initial Enrollment Period is a 7-month window extending from 3 months before your 65th birthday month, through your birthday month, and extending 3 months after your birthday month.

During this period, you can enroll in Original Medicare (Part A and Part B), plus a Supplemental "Medigap" Plan and/or Part D if you want prescription drug coverage… or choose Part C (Medicare Advantage plan) in addition to Parts A and B.

"General Enrollment Period" - Your Second Chance at Medicare Enrollment: Jan 1 – March 31

If you didn't enroll in Medicare during your Initial Enrollment Period but want to now, you may sign up for Medicare Part A and B during the General Enrollment Period. Then you can add a Medicare Supplement "Medigap" Plan OR a Medicare Advantage (Part C).

"Special Enrollment" – If You are Still Working

If you delayed Part B because you or your spouse had group health coverage through current employment, you may qualify for a Special Enrollment Period when that employment or coverage ends. You generally have 8 months after the employment or coverage ends to enroll in Part B without a late-enrollment penalty.

WANT TO MAKE CHANGES?

Once you have Medicare, you may have opportunities to change your coverage.

"Medicare Annual Open Enrollment": October 15 – December 7

You can change, switch, join or drop your Medicare health plans, moving from Original Medicare (Parts A and B) to a Medicare Advantage (Part C), or switch from Medicare Advantage to Original Medicare. Changes generally take effect January 1.

"Medicare Advantage Open Enrollment": January 1 – March 31

If you are already enrolled in a Medicare Advantage plan, you can switch to another Medicare Advantage plan or return to Original Medicare during this period. New coverage starts on the first day of the month after the plan receives your request.

Contact Social Security to determine how these rules apply to your circumstances.

HOW DO I ENROLL?

You can enroll in Medicare through Social Security using the following options:
Online: Click here to get started with Medicare!
By phone: 1-800-772-1213
In person: Visit your local Social Security office.
You also can contact the Christian Science Provider Network for information about Medicare and Christian Science nursing care at participating RNHCI facilities.

Plan ahead. Preserve your options.

For a Christian Scientist, Medicare planning is not simply about choosing an insurance plan. It can be part of preparing to have the freedom to choose Christian Science nursing care when you need it.

EMPLOYMENT NEWS

ARDEN WOOD
https://www.ardenwood.org/about/employment/

BEACON HAVEN
https://beaconhaven.org/about-us/employment/

BROADVIEW
https://www.csbroadview.org/about/employment/

CHESTNUT HILL BENEVOLENT ASSOCIATION
https://www.chbenevolent.org/employment#open-positions

DAYSTAR
https://www.daystarfl.org/employment

OLIVE GLEN FOUNDATION
https://www.theoliveglen.com/employment

PEACE HAVEN
https://www.peacehavenassociation.org/employment

SUNLAND HOME FOUNDATION
https://sunland.org/employment/

SUNRISE HAVEN
https://www.sunrisehaven.org/joinourteam

THE LEAVES
https://www.theleaves.org/employment

See Arden Wood's comprehensive booklet on Medicare and its Provision for Religious Nonmedical Health Care Institutions (RNHCI) for Christian Scientists!

CHRISTIAN SCIENCE NURSING FACILITIES

Arden Wood, San Francisco, CA **
Beacon Haven, New Brighton, MN **
Broadview, Los Angeles, CA **
Canterbury Crest, Portland, OR
Chestnut Hill Benevolent Association, Boston, MA **
Clearview Home, Delafield, WI
Daystar, Davie, FL *
Desert View, Scottsdale, AZ *
Fern Lodge, Castro Valley, CA
Glenmont, Hilliard, OH
High Ridge House, Bronx, NY
Le Verger, Switzerland
Lime Tree House, UK
Lynn House, Alexandria, VA **
Morning Light Foundation, Atlanta, GA
Olive Glen, Sacramento, CA *
Peace Haven, St. Louis, MO *
Sunland Home, Encinitas, CA **
Sunrise Haven, Kent, WA **
The Leaves, Richardson, TX **
Twelveacres, Campbell, CA
Upward Wing, Fairlawn, OH
Wayside House, BC, Canada
Whitehaven Trust Ltd., UK
Wide Horizon, Wheat Ridge, CO

* indicates CSPN member
** accepts Medicare, including Medicare Supplement & Medicare Advantage plans

FALL 2026 ANNUAL MEETINGS & EVENTS

September 13 at 12pm CT *in-person
Open house at Peace Haven
https://www.peacehavenassociation.org/openhouse

September 20 at 2pm PT *in-person
Arden Wood hosting "The Louise Knight Wheatley Cook Hovnanian Story"
https://www.ardenwood.org/events/

September 26 *in-person
Sunrise Haven Christian Science Nursing Day
https://www.sunrisehaven.org/events

September 27 at 3:30pm EDT
Graduation at Chestnut Hill Benevolent Association
https://www.chbenevolent.org/blog/2026-graduation

October 24 *in-person
Annual Meeting at Beacon Haven

November 8 at 2pm CT *in-person & online
Annual Meeting at Peace Haven

November 8 at 2pm PT *online
Annual Meeting at Olive Glen

November 14 *in-person
Annual Meeting at Daystar

TO DONATE & LEARN MORE

Website: www.CSProviderNetwork.org
Email: info@csprovidernetwork.org
Mail: 61 Pleasant Street, PO Box 73, Newburyport, MA 01950
The Network is a 501(c)3 nonprofit corporation.
All donations are fully tax-deductible.

We're deeply grateful and stand ready to support the Christian Science nursing facilities in service to the Church Manual, Article VIII, Section 31, "Christian Science Nurse," and the healing mission of our movement.