



# The ABCs of Church Activity Medical Assistance

**Church Activity Medical Assistance (CAMA)** is a gratuitous, charitable assistance program administered by DMBA on behalf of The Church of Jesus Christ of Latter-day Saints. CAMA is funded by the Church and is intended to further the Church's general mission to help those in need. If an individual is injured while participating in a Church activity in the United States or Canada, local bishops and branch, district, and stake presidents can request assistance for certain medical or funeral expenses.

**A**ccess to CAMA is at the discretion of a local bishop, on a charitable-need basis.

- Before requesting CAMA, the bishop considers a person's ability to pay medical expenses by other means, such as personal insurance coverage or other resources.
- No one is guaranteed or legally entitled to CAMA. CAMA is not health insurance, no-fault insurance, liability insurance, or a workers' compensation fund. It does not provide liability protection or insurance for the Church, Church-owned property, or Church members. CAMA is a limited, discretionary and gratuitous assistance program that helps individuals injured while participating in a Church activity.

**B**e aware there are limitations to CAMA.

- Initial requests for assistance must be submitted within **12 months** of the accident date. Medical expenses not submitted within **12 months** after the date services are rendered will not be eligible for reimbursement.
- CAMA funds are limited and are not intended to pay all expenses associated with an injury. Before receiving assistance, individuals must use all available benefits from personal, employer, or government-sponsored insurance programs or other resources.
- Assistance is available for up to three years. This period begins on the date of the accident and ends three years later or when the \$15,000

maximum assistance amount has been reached, whichever comes first. If an individual's insurance requires him or her to seek care from a specific source to be eligible for benefits, the individual must use that source before seeking assistance through CAMA. If an individual loses insurance coverage because he or she did not follow the rules of that coverage, CAMA will not pay for those services.

**C**ontact the Church promptly when an incident occurs.

- All Church activity incidents should be reported using the Global Incident Reporting (GIR) system found online at [incidents.lds.org](http://incidents.lds.org).
- Once information is submitted to GIR, the bishop is alerted by email of possible CAMA availability. Instructions on how to help an injured person are provided. A GIR submission is the first step to begin the CAMA request process.
- If the bishop approves CAMA, the injured person or his or her guardian(s) receive an email with instructions and a unique login link to GIR to provide additional details about the incident.
- **Please note that authentication into GIR requires internet access and a valid LDS account.** A person receiving assistance who does not have an LDS account should go to [ldsaccount.lds.org](http://ldsaccount.lds.org) and click *Register for an LDS Account*. Persons who are not members of the Church must click the *Register as a Friend* option to gain access.
- After the injured person or their guardian(s) provides the requested detail, and the bishop approves access to CAMA, DMBA will communicate with the injured person to coordinate CAMA payments. DMBA will make payments in accordance with CAMA guidelines.
- For more information about CAMA guidelines, limitations, and definitions, go online to [www.dmba.com/churchactivity](http://www.dmba.com/churchactivity).
- DMBA's contact information is:

DMBA  
Church Activity Medical Assistance  
P.O. Box 45530  
Salt Lake City, Utah 84145

Salt Lake City area . . . . . 801-578-5600  
Toll free . . . . . 800-777-3622  
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