

# **UNDERSTANDING IMPACT HEALTH SHARING**

## **KEY PRINCIPLES**

- 1-IMPACT HEALTH SHARING IS NOT HEALTH INSURANCE AND DOES NOT GUARANTEE OR PROMISE TO PAY A MEMBER'S MEDICAL BILLS.
- 2-HEALTHCARE SHARING IS A NON-PROFIT APPROACH THAT ENABLES FAMILIES TO ACCESS AFFORDABLE HEALTHCARE.
- 3-MEMBERS SHARE VOLUNTARILY, THEY ARE NOT CONTRACTUALLY OBLIGATED TO SHARE.
- 4-IHS BELIEVES IN A MORAL AND ETHICAL OBLIGATION TO ASSIST OTHERS IN NEED.
- 5-IHS BELIEVES THAT OUR RIGHTS/LIBERTIES ARE BESTOWED FROM GOD BUT DOES NOT LIMIT MEMBERSHIP TO PEOPLE OF CERTAIN RELIGIOUS AFFILIATION.
- 6-IHS BELIEVES THAT IS OUR ETHICAL DUTY TO MAINTAIN A HEALTHY LIFE STYLE AND AVOID FOODS, BEHAVIORS, HABITS, CHOICES AND ACTIVITIES THAT RESULT IN SICKNESS OR DISEASE TO OURSELVES OR OTHERS.
- 7-TO BE A MEMBER OF IHS, YOU EITHER NEED A SOCIAL SECURITY NUMBER AND US ID OR THE ALTERNATIVE OF A TAXPAYER IDENTIFICATION NUMBER (TIN) AND GOVERNMENT ID FROM THE US, MEXICO, CANADA OR GUATEMALA. DIAGNOSIS AND TREATMENT ARE TO BE PERFORMED IN THE US TO BE ELIGIBLE FOR SHARING, EXCEPT IN EMERGENCIES.
- 8-IHS IS NOT YET AVAILABLE IN NEW JERSEY, RHODE ISLAND AND WASHINGTON.
- 9-IHS OFFERS INDIVIDUAL AND FAMILY PLANS. ADULT UNMARRIED CHILDREN CAN STAY ON A FAMILY MEMBERSHIP UNTIL AGE 26.
- 10-IHS OFFERS A GROUP BILLING OPTION FOR EMPLOYERS.
- 11-IHS GUIDELINES OUTLINE THE CRITERIA FOR ELIGIBLE MEDICAL BILLS THAT CAN BE SHARED.
- 12-IHS MEMBERS ARE NOTIFIED OF HOW THE FUNDS THEY SHARE ARE UTILIZED.
- 13-IHS MEMBERS ARE NOTIFIED WHEN A PORTION OF THEIR ACCOUNT BALANCE IS BEING MATCHED AND ALLOCATED FOR PAYMENT.
- 14-IHS MEMBERS ARE NOTIFIED WHEN AN AMOUNT IS TRANSFERRED EITHER TO OR FROM THEIR ACCOUNT.

# HOW IT WORKS

- 1-IHS MEMBERS PAY A MONTHLY SHARE AMOUNT (PAYMENT) WHICH IS CALCULATED BASED ON THE AGE OF THE OLDEST MEMBER IN THE HOUSEHOLD, THE NUMBER OF PEOPLE APPLYING AND THE CHOICE OF PRIMARY RESPONSIBILITY AMOUNT (PRA).**
- 2-EACH HOUSEHOLD (NOT MEMBER) MUST PAY A PRIMARY RESPONSIBILITY AMOUNT (PRA) TOWARDS THEIR OWN ELIGIBLE MEDICAL BILLS BEFORE THEIR ELIGIBLE MEDICAL BILLS CAN BE PUBLISHED AND SHARED BY OTHER IMPACT MEMBERS.**  
**THE PRA IS SIMILAR TO A DEDUCTIBLE.**
- 3-THERE IS ONE PRA EXCEPTION: MEMBERS ARE ALLOWED TO SHARE ONE ANNUAL OFFICE VISIT AND \$150 LAB ALLOWANCE BEFORE THE PRA IS PAID.**
- 4-MEMBERS CAN CHANGE THEIR PRA AMOUNT ON THE ANNIVERSARY OF THEIR MEMBERSHIP DATE.**
- 5- IN THE FIRST 60 DAYS OF MEMBERSHIP, THERE IS A SHARING LIMIT OF \$50,000 (EXCLUDING PRE-EXISTING CONDITIONS).**
- 6- THERE IS A \$500,000 ANNUAL SHARING LIMIT PER MEMBER.**
- 7- THERE ARE NO LIFETIME SHARING LIMITS.**
- 8- WELLNESS VISITS /SCREENING TESTS ARE ELIGIBLE FOR SHARING WITH LIMITATIONS.**
- 9- EACH YEAR OF MEMBERSHIP INCLUDES 50 COMBINED VISITS FOR CHIROPRACTIC, CARDIAC REHAB, AND PHYSICAL/OCCUPATIONS/SPEECH/RESPIRATORY THERAPY.**
- 10-THE SHAREABLE LIMIT AMOUNT FOR PRESCRIPTION DRUGS IS LIMITED TO \$1200 PER MEMBER (NOT HOUSEHOLD) PER MEMBERSHIP YEAR AFTER THE PRA HAS BEEN MET.**
- 11- PRE-EXISTING MEDICAL CONDITIONS ARE CONDITIONS IN WHICH TREATMENT, SYMPTOMS, OR DIAGNOSIS OCCURRED WITHIN 36 MONTHS PRIOR TO MEMBERSHIP. AFTER 36 MONTHS WITHOUT TREATMENT, SYMPTOMS OR DIAGNOSES, THOSE COSTS BECOME ELIGIBLE FOR SHARING.**
- 12- HIGH BLOOD PRESSURE AND/OR HIGH CHOLESTEROL WILL NOT BE CONSIDERED A PRE-EXISTING CONDITION FOR PURPOSES OF DETERMINING ELIGIBILITY FOR FUTURE VASCULAR OR CARDIAC EVENTS.**
- 13- A MOTHER MUST BE A MEMBER FOR AT LEAST 12 MONTHS BEFORE A MATERNITY EVENT IS ELIGIBLE.**
- 14- MATERNITY BILLS ARE ELIGIBLE FOR SHARING UP TO \$150,000 FOR ANY SINGLE PREGNANCY EVENT, INCLUDING ANTEPARTUM CARE, THE COST OF DELIVERY, COMPLICATIONS TO THE MOTHER/CHILD AND POSTPARTUM CARE.**
- 15- ABORTIFACIENTS (A SUBSTANCE THAT INDUCES ABORTION) ARE NOT A SHAREABLE EXPENSE.**
- 16- THE CO-SHARE AMOUNT IS EQUAL TO 10% OF THE ELIGIBLE MEDICAL BILL. THE TOTAL CO-SHARE AMOUNT IS LIMITED TO \$5,000 PER HOUSEHOLD/MEMBERSHIP YEAR.**
- 17- EACH YEAR, THERE MAY BE A SMALL INCREASE IN PRICE BASED ON THE MEMBER'S AGE.**
- 18- MEMBERS CANNOT APPEAL BECAUSE THEY ARE DISSATISFIED WITH THE DISCOUNT AMOUNT.**
- 19- EACH YEAR MAY BE A SMALL INCREASE IN PRICE BASED ON THE MEMBER'S AGE.**
- 20- THOSE WHO ARE 65 YEARS AND OLDER WITH MEDICARE PARTS A AND B CAN BE ON AN INDIVIDUAL MEMBERSHIP WITH A PRA OF \$1000.**
- 21- TOBACCO USERS ARE ELIGIBLE FOR MEMBERSHIP WITH A \$50 MONTHLY FEE PER TOBACCO USER INCLUDING SHARING LIMITATIONS AFTER AGE 50.**
- 22- MEMBERS ABOVE A CERTAIN BMI HAVE AN ADDITIONAL FEE OF \$125.**