

USAHP HealthShare statement

USAHP would like you to know about Altrua HealthShare and how important it is to understand what a healthshare is and how it works for members. HealthShare has proved to be a wonderful benefit for millions of Americans but it is not for everyone. It is vitally important that agents represent HealthShare correctly and understand when it is a good fit for a member and when it isn't.

Altrua Ministries (dba) Altrua HealthShare has been in existence since 1999 and is a CMS Recognized Healthcare Sharing Ministry (HCSM), a recognized alternative to traditional health insurance. A CMS Recognized Healthcare Sharing Ministry means the organization is a not for profit organization and has continuously shared in its members medical needs since the year 2000 without interruption. Each year a 3rd party audits the organization to verify this per the CMS requirement to maintain the Recognition Status.

A key benefit of the Altrua membership is that it can be offered to members at any time of the year and in all 50 states. Altrua also does not require its members to have any particular faith or religion. Members only need to be able to agree to a statement of standards. Members of Altrua HealthShare also frequently experience lower plan costs and lower negotiated costs for services than they do through most insurance carriers. This occurs for several reasons. HealthShare members are considered to be a Self-Pay patient by medical professionals, HealthShare members are able to benefit from provider discounts tied to Altrua HealthShare's Not for Profit Status, and Altrua members do not subsidize paying for poor lifestyle choices. Although members are considered a self-pay patient in the eyes of a physician, Altrua HealthShare issues checks for eligible medical needs directly to providers. Members receive a member ID card which allows the provider to submit a member's medical needs directly to Altrua.

It is very important to understand HealthShare is not insurance and can NEVER be represented as such. HealthShare can NEVER be represented as an insurance product, a contract, a guarantee, or a policy. HealthShare can also NEVER be referred to using insurance terms like deductible, copay, or co-insurance. Agents are at all times required to maintain their resident insurance license to in order to represent Altrua HealthShare and should seek to continually improve their professional knowledge of the industry. Agents who wrongfully represent Healthshare as an insurance product or guarantee are subject to have their Altrua Healthshare contract terminated. The law does not allow for agents to represent HealthShare as an insurance product and agents must always obey the laws of all governing bodies.

HealthShare can contain limitations not found in insurance products which is why it is not a good fit for everyone. During the application process a member's medical history must be disclosed which may result in an automatic decline or limitation on sharing for a pre-existing condition. A limitation for sharing can be indefinite for the life of the membership or for a certain period of time. Examples of sharing limitations can include limitations for a certain medical condition, limitations for having a pre-existing condition, or a symptom of a pre-existing condition, taking part in a high-risk activity, not following recommended treatment, or not completing the proper ongoing preventive screenings required under the membership. Other than a rate increase for a member's height & weight exceeding the standard tables, a member's medical history does not have an effect on the monthly rate a member

pays for membership. When it is discovered that an active member did not provide complete and accurate medical history information a membership can be retroactively declined, retroactively have a sharing limitation implemented or the membership to retroactively apply additional contribution.

Altrua Healthshare is only eligible to members age 0-64 because members over age 65 are much better suited to take advantage of Original Medicare, Medicare Supplements, & or Medicare Advantage for all of their members medical needs. Altrua Healthshare does not share in prescription drugs, the only exception is if the drug is being administered as part of a hospitalization or treatment regime occurring in an outpatient facility.

At enrollment, members are required to pay a \$100 enrollment fee plus a \$25 ministry fee. Then at annual renewal of the membership, Altrua members are required to pay a \$100 annual renewal fee.

About USAHP

USAHP gives every agent contracted with us the ability to refer other agents and earn overrides. USA Health Plans is a General Agency / Independent Marketing Organization and not an insurance company. USAHP Provides agent support to help assist the agent with sales and their ability to service their client. USAHP is not member services nor is it the place to send your member to directly with questions or for help. We are excited to work with you and help you grow your business; in return USAHP expects its team members to be treated with the same level of professionalism.