

# ZION HEALTH



## MEMBER GUIDELINES

**At Zion Health,** we have reimagined the HealthShare model to simplify the experience of our members and make medical cost sharing more accessible. Our Member Guidelines outline who we are as an organization and how we share in the medical costs of our members.

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# HealthShare Beginnings

Modern-day medical cost sharing communities, also known as HealthShares, began in the 1980s when a beloved pastor in Ohio was involved in a terrible automobile accident. His congregation came together to pay his medical bills—in full, in just forty-five days. This same community decided to continue following the biblical mandate to “bear one another’s burdens” by sharing healthcare costs in a simple yet practical way.

Members of HealthShare communities across the country share one another’s medical expenses in a similar fashion. This system has proven to be an effective alternative to traditional—increasingly complex and costly—health insurance. Members enjoy the freedom, flexibility, and stability of community medical cost sharing while keeping more money in their own pockets.

Zion Health began sharing medical costs with its members in 2019 and has since become the fastest-growing, top-rated HealthShare in the nation. Learning from the organizations that came before it, Zion Health was founded with the mission to re-imagine the medical cost sharing model to fit the needs of its members amid the rapidly changing environment of American healthcare.

## Our Mission

Zion Health offers superior-quality service to its community. Our goal is to continually re-imagine the HealthShare experience as a member-focused community. Zion Health is a community that employees are proud to be a part of, that medical professionals prefer for their patients, and that members love and recommend to their family and friends.

# Principles of Membership



Each member of Zion Health must comply with the following requirements to maintain membership with Zion Health and remain eligible to participate in the medical cost sharing program. Adherence to the Zion Health Principles of Membership minimizes medical risks, encourages good health practices, and ensures member integrity and accountability.

## **All Zion Health members must attest to the following statements:**

- I believe that a community of ethical, health-conscious people can most effectively care for one another by directly sharing the costs associated with each other's health care needs. I acknowledge that Zion Health affiliates itself with, and considers itself accountable to, a higher power. I recognize that Zion Health welcomes members of all faiths.
- I understand that Zion Health is a benevolent organization, not an insurance entity, and that Zion Health cannot guarantee payment of medical expenses.
- I agree to practice good health measures and strive for a balanced lifestyle. I agree to abstain from the use of any illicit or illegal drugs and refrain from excessive alcohol consumption, and acts which are harmful to the body. I understand that members who use tobacco will have an increased monthly contribution (per household) of fifty dollars.
- I am obligated to care for my family. I believe that mental, physical, emotional, or other abuse of a family member, or any other person, is morally wrong. I commit to treating my family and others with care and respect at all times.
- I agree to submit to mediation followed by subsequent binding arbitration, if needed, for any instance of a dispute with Zion Health or its affiliates.



## Membership Eligibility

**Membership eligibility in Zion Health is primarily based upon two factors.**

1. Adherence to the Zion Health Principles of Membership.
2. Participation in the community by submitting monthly contributions.

After committing to these primary obligations, prospective members are eligible to enroll in the Zion Health community. Membership may begin on a date elected by the prospective member or specified by Zion Health. The prospective member's monthly contribution must be received within 15 days of the agreed upon start date. The first monthly contribution must be received before the membership is considered active.

### 1. Commitment

Members of Zion Health commit to abide by a set of personal standards as outlined in the Zion Health Principles of Membership. If a violation of the Principles of Membership is discovered

through review of a member's submitted medical records, all cost sharing for the needs of that member will be put on hold. This hold will begin on the date in which the violation was discovered or recorded in the member's medical records. A notification of the hold and an explanation of the discovery will be issued to the member.

The member will be granted 30 days to submit documentation supporting compliance with the Principles of Membership. If the submitted documentation does not satisfactorily demonstrate compliance with the Principles of Membership, the member will automatically be withdrawn from the sharing program and membership will be revoked. In the event that membership is revoked due to a violation of the Principles of Membership, Zion Health will not return the offending member's contributions received prior to the date of withdrawal.

## **2. Participation through Contributions**

To participate in the member-to-member medical cost sharing community, members must submit the monthly contribution amount associated with their level of membership.

Members have multiple options for submitting their monthly contributions. Individual members can make contributions directly to Zion Health. For members who enroll in Zion Health through their workplace or a direct primary care practice (DPC), payments can be made through their employer or DPC practice.

All member contributions are voluntary, but the monthly contribution is required to be active and eligible for sharing. Monthly contributions must be received no later than 30 days after the billing date. If a monthly contribution is not received by the last day of the billing month, the membership will become inactive and the member will be withdrawn from the medical cost sharing community.

Any member that has been withdrawn may reapply, provided they meet all enrollment and eligibility requirements. Once the member reapplies and membership is reinstated by Zion Health, the member will become eligible to participate in cost sharing. All member needs occurring after the membership is inactivated and before reinstatement will be ineligible for cost sharing, and any medical conditions existing before the date of reinstatement will be considered pre-existing. Any member whose membership has been inactivated three times will not be eligible to reapply.

### 3. Qualification

To be qualified for membership, an applicant must meet all criteria set forth in the membership guidelines and the membership enrollment form. If at any time it is discovered that a member did not submit a complete membership enrollment form, the incomplete form could result in either a retroactive membership limitation or a retroactive denial of membership.

While member health status has no effect on eligibility for membership, there are limitations on medical cost sharing for some conditions that existed prior to a member's effective date. Member needs that do not qualify for medical cost sharing may still be met, whether in whole or in part, through the special needs sharing program associated with Additional Giving (see section titled Additional Giving).

## Enrollment Requirements

Zion Health offers different enrollment types for individuals and families. Monthly contributions are based on the enrollment type, initial unshareable amount, and member age. This section outlines the different household memberships and who is eligible for enrollment therein.

### 1. Determination of Household Membership

There are four tiers of membership, and member contributions are calculated depending on the participating members of a household.

- Member Only: an individual member of Zion Health
- Member & Spouse: Two married members
- Member & Child(ren): A member and any eligible dependent children, without membership of a spouse
- Member & Family: A member, spouse, and any dependent children

### 2. Dependents

An unmarried dependent may participate under a combined membership with the head of household through the age of 25. Children born into a membership due to an eligible maternity need may participate under a combined membership. Under a combined membership, the

head of household is responsible for ensuring that each individual participating under the combined membership complies with membership guidelines and the Zion Health Principles of Membership.

Once a dependent reaches the age of 26 or marries, that dependent is no longer eligible to participate under the combined membership. A dependent who wishes to continue participating as a member with Zion Health may complete an enrollment form. Any medical needs that occur between the time when a child leaves their parent's membership and enrolls in their own are not shareable. If a dependent ages-out of their Zion Health membership but chooses to re-enroll at a later date, they will be subject to the limitations associated with pre-existing conditions.

### **3. Newborns**

Newborns whose birth is part of a shareable maternity need will automatically be enrolled in a Zion Health membership at birth. In the case of a change in household enrollment type, the monthly contribution amount will be adjusted automatically. If a member does not wish for their newborn to be added to their membership, they must notify Zion Health 30 days prior to birth.

Newborns who are not born as part of a shareable maternity need must be enrolled manually in a Zion Health membership. The newborn's membership will begin on the date of enrollment. Any genetic conditions or complications for newborns not born as part of a shareable maternity need are considered pre-existing and subject to the same limitations as defined in the section "Medical Conditions Existing Prior to Membership."

### **4. Adoption**

Zion Health regards adopted children the same as biological children regarding membership. Any physical conditions of which the adoptive parents are aware prior to the legal adoption of the child are considered pre-existing conditions and are subject to the sharing limitations and phase-in period outlined in the Member Guidelines. Adopted children cannot be added to a Zion Health membership prior to birth.

## 5. Grandchildren

A grandchild (or grandchildren) may be included as part of their grandparent's membership if they meet the following criteria.

1. The grandparent has legal custody of the grandchild.
2. The grandchild lives with their grandparents at least nine months out of the year.
3. There is no other agency, person, or group responsible for the grandchild's medical needs.

## 6. Tobacco

Zion Health households with one or more tobacco users are required to contribute a higher monthly contribution to maintain membership. The monthly tobacco surcharge is \$50 per household.

A household member who has used any tobacco product one or more times a month within the past year is considered a tobacco user. Tobacco products include, but are not limited to, cigarettes, cigars, chewing tobacco, snuff, vape products, and pipe tobacco. Smoked cannabis products are considered tobacco for the purposes of the tobacco surcharge.



# Member Responsibilities

All members of Zion Health share certain responsibilities to remain a part of the sharing program. Because the actions of one member can affect the entire community, each member will be held accountable for following these standards.

## 1. Member Contributions

Monthly membership contributions should be made in a timely manner. If contributions are not made within 30 days of the due date, the membership will be inactivated, and any needs will not be shareable. See “Participation through Contributions” for more information.

## 2. Proper Submission of Medical Needs to Zion Health

For Zion Health to share in a member’s medical expenses, the member is responsible for submitting a complete and correct Needs Request within six months of the treatment date to Zion Health. This process is outlined in the section titled “Submission of Medical Needs.”

## 3. Trust & Accountability

Zion Health community members are expected to act with honor and integrity. Members should not falsify medical needs or medical records or use deceptive practices. If a member abuses the trust of Zion Health and its members, their membership may be revoked.

## How Needs are Shared

This section explains how the shareable amount of a member’s medical expenses will be determined.

Medical needs are submitted on a per member, per incident basis. Medical needs may be injuries or illnesses that result in medical expenses. These medical expenses may be incurred by receiving medically necessary treatment from licensed medical professionals and facilities, such as physicians, emergency rooms, and hospital facilities.

When a member has a medical expense to be shared, the member must submit original, itemized bills for the medical expense within six months of treatment. Bills submitted more than six months after the service date of treatment will not be shareable. There is no lifetime limit on the number of conditions or the total dollar amount that may be shared.

## 1. Determination of a Need

Expenses related to the same medical condition, whether expenses for a single incident or separate incidents, will be shared as one need. The related expenses will accumulate toward the total need amount.

## 2. Initial Unshareable Amount (IUA)

The initial unshareable amount, or IUA, is the amount that a member will pay before the Zion Health community shares in medical expenses. The IUA is also known as your personal responsibility. Zion Health has three primary levels of personal responsibility: \$1,000, \$2,500, and \$5,000. The lower your personal responsibility (or IUA), the higher your monthly contribution will be.

All qualifying medical expenses submitted after the IUA is met are shareable with the Zion Health community at one hundred percent. There is no annual or lifetime limit. You will not need to pay the IUA for a single need again until you are symptom free for 12 months. Additionally, you will not be responsible for more than three IUAs in a rolling 12-month period.



### **3. Changing your IUA**

Members may choose to change their IUA once per membership year. If an IUA is lowered, a 60-day waiting period will apply to all needs other than those resulting from an accident.

### **4. Maximum Shareable Amount**

There is no annual or lifetime maximum shareable amount for any member or membership household. Zion Health has a systematic way to handle large needs and has budgeted to address large needs.

### **5. Multiple Needs in a 12-Month Period**

Member households that experience multiple needs will be responsible for up to three IUAs within a rolling 12-month period. After a member has paid three IUAs in a twelve-month period, any additional shareable needs of \$500 or more will be shared with the Zion Health community at one hundred percent.

### **6. Insurance Companies & Government Entities**

Insurance companies and government entities are primarily responsible for the payment of a member's medical expenses. Members who are eligible for benefits through either insurance or government assistance must contact a Zion Health member advisor before submitting their medical need.

### **7. Active Membership**

To participate in medical cost sharing with the Zion Health community, a membership must be active. Membership is considered active when the member has paid their monthly contributions on time and is in good standing with Zion Health.

For a medical need to be shared, the membership must be active during the date(s) of service, when medical bills are received, and at the time the IUA is paid. If a membership deactivates before the determination of sharing is made, the bills will not be shared with the community. Any pre-existing condition limitations are applied based on the first date of active membership.

## 8. Late Fees and Interest

Any late payment fees or interest charges that may accrue to medical bills before the member meets their IUA are the member's responsibility—they are not shareable.

Additionally, any late payment fees or interest charges caused by a member's delay in providing necessary documentation to Zion Health are not shareable.

## 9. Appeals

If a member believes that a limitation was incorrectly placed on member sharing, an appeal may be submitted. Members may submit an appeal and provide supporting medical evidence to have the membership limitation removed. All appeals are reviewed by a committee that includes at least one Zion Health board member.

To file an appeal, send the medical evidence, an explanation of why you feel that the limitation was placed unfairly, and any supporting documentation to [needs@zionhealth.org](mailto:needs@zionhealth.org).

# Medical Conditions Existing Prior to Membership



To keep membership contributions low for all members, Zion Health implements a waiting period for sharing of medical conditions that exist prior to enrollment in a Zion Health membership. This section defines medical conditions prior to membership and outlines the sharing limitations.

### 1. Definition: 24 Months Symptom and Treatment Free

Needs that arise from conditions that existed prior to membership are only shareable if the condition was regarded as cured and did not require treatment or present symptoms for 24 months prior to the effective date of membership.

Any diagnosed illness or injury for which a person has been examined, taken medication, had symptoms, or received medical treatment within 24 months prior to the effective date

of membership is considered a pre-existing condition. For more information, please see the definition of pre-existing condition listed under “defined terms.”

Please note: needs that existed prior to membership may still qualify for sharing through the Additional Giving Fund.

## **2. Exceptions for High Blood Pressure, High Cholesterol, and Diabetes**

High blood pressure, high cholesterol, and diabetes (types 1 and 2) will not be considered pre-existing conditions as long as the member has not been hospitalized for the condition in the 12 months prior to enrollment and is able to control it through medication and/or diet.

## **3. Exceptions for Other Medical Conditions**

Zion Health recognizes that each member’s situation is different. Zion Health reserves the right to make exceptions for certain medical conditions on a case-by-case basis. Zion Health makes decisions in service to the community as a whole.



## 4. Pre-Existing Condition Phase-In Period

Pre-existing conditions have a phase-in period wherein sharing is limited. Starting from the initial enrollment date, members have a one-year waiting period before pre-existing conditions are shareable. After the first year, pre-existing needs are eligible for sharing on a limited basis, with the amount increasing each membership year. Members are never required to pay a second IUA for the same need, including pre-existing conditions.

Zion Health attempts to negotiate all medical bills received. Even if a pre-existing condition is not shareable, members may still receive discounts for their services through negotiation.

### **Shareable amounts for pre-existing conditions:**

- Year One: \$0 (waiting period)
- Year Two: \$25,000 maximum per need
- Year Three: \$50,000 maximum per need
- Year Four: \$125,000 maximum per need

After year four of membership, expenses related to pre-existing conditions will remain shareable at a maximum of \$125,000 in a 12-month rolling period and resetting each membership year.

Members who enroll in the Zion Health Bridge Program through their employer are subject to the limitations in the program outline.

# Limitations on Sharing

Member needs not associated with a prior medical condition are generally shareable. The following list reflects limitations on sharing. All shareable expenses are subject to the member's IUA.

## 1. Abortion

Expenses for the abortion of a living, unborn baby are not shareable.

## 2. ADHD, ADHS, and SPD Treatment

Expenses for prescriptions related to ADHD, ADHS, and SPD are not shareable. Members can use Zion Health's discount prescription program, Rx Share, for any prescribed medications that are available at a pharmacy.

## 3. Allergy Treatments

Allergy testing and medication is excluded from sharing. Members can take advantage of Rx Share program to receive prescription discounts. Needs that arise out of non-seasonal allergies, such as an emergency room visit for an allergic reaction, are considered shareable.

## 4. Alternative Medical Practices

Alternative medical treatments may be shared with the Zion Health community with prior written approval from Zion Health. Alternative medical treatments without written approval may not be shareable. To be considered a viable alternative to a traditional treatment plan, these treatments must be considered safe and effective. A member is also required to demonstrate the proposed value of the alternative treatment.

### **What is needed for Zion Health to consider an alternative medical need?**

- Explanation of why the alternative medical need was selected
- Explanation of why the alternative medical need should be shared
- Doctor notes on current condition (Zion Health can help obtain doctor notes)
- Estimated costs (Zion Health can help obtain the estimated costs, if appropriate)

Zion Health considers alternative medical treatment plans on an individual basis and may put a cap on visits or shareable costs depending on the service.

## **5. Alcohol and Drug Abuse Treatment**

Treatment for alcohol abuse, substance abuse, or chemical dependency is shareable up to \$3,000 per member.

## **6. Ambulance Transports**

Ambulance transports are shareable as part of a need when they are required in relation to a specific shareable illness or injury.

## **7. Audiological**

Audiological needs to correct hearing loss are shareable. Expenses related to hearing aids are not shareable.

## **8. Automobile Accidents**

Needs arising from an automobile accident are only shareable when a third party or insurance entity is not liable. If the member's medical need is being considered, or should be considered, by a third party or insurance entity, the need is not shareable until Zion Health receives documentation to reflect a lack of liability or partial payment.

## **9. Cataract Surgery**

Cataract surgery is treated as a pre-existing condition and subject to a one-year waiting period before it is shareable. Each eye is considered a separate need and subject to an individual IUA.

## **10. Chiropractic**

Services related to the treatment of a specific musculoskeletal injury or disease are shareable for up to 25 office visits per need for up to 120 days. All other chiropractic services will be treated as alternative medical practices and are subject to the limitations as outlined.



## 11. Chronic Pain Therapy

Services related to chronic pain therapy have the same limitations as an alternative medical practice. They are shareable as part of a related eligible need, and members must get prior approval from Zion Health for the number and type of sessions. See the limitations on injections for more information.

## 12. Cosmetic Surgery

Expenses related to cosmetic surgery are shareable only for disfiguration due to a shareable injury or illness.

## 13. Dental

Zion Health may share in dental-related expenses that are deemed medical.

## 14. Diabetic Medication & Supplies

Any medical expenses related to supplies, testing, medication, or other implements used to treat insulin-dependent diabetes (type 1) are not shareable.

## 15. Emergency Visits

Emergency room visits are generally shareable separately or in conjunction with an eligible medical need related to an illness, injury, or accident. The first ER visit for a medical condition is treated as a normal need. Each additional visit related to the same condition requires the member to take on a personal responsibility of \$500 in addition to the member's IUA.

Members with nonemergency needs should seek out other treatment options such as doctor visits, telemedicine, urgent care clinics, or other appropriate care. Seeking proper nonemergency care reduces emergency room visits and the financial strain on the entire community.

## **16. Fertility**

Expenses related to fertility evaluations and treatments are not shareable.

## **17. Genetic Mutation**

Needs resulting from a genetic mutation that existed prior to membership are subject to the same limitations as other pre-existing conditions.

If the member did not receive a diagnosis, require treatment, present symptoms, or take medication for the genetic mutation in the 24 months prior to membership, needs related to the condition are considered shareable without pre-existing condition limitations.

## **18. Home Healthcare**

Home healthcare expenses are shareable when related to an accident or injury and when the care has been prescribed by a licensed physician. Sharing of home healthcare expenses is limited to 30 days and \$5,000.

## **19. Hospice Care**

Hospice care is shareable for 90-day periods when ordered by and under the care of a licensed care professional and upon physician approval or certification of terminal illness.

## **20. Hospitalization**

Hospitalization is shareable at a semi-private room rate. If a medical provider prescribes ICU or quarantine, those expenses are also shareable.

## **21. Hyperbaric Therapy**

Inpatient or outpatient hyperbaric therapy may be shareable for the treatment of a specific illness or injury. Outpatient hyperbaric therapy is shareable for up to 35 therapy sessions.

## **22. Injections**

Injections related to pain management for a shareable need are shareable up to \$5,000.

Hormone therapy injections related to a shareable need are shareable up to \$3,000. Injections related to gender transitioning or sex reassignment therapy are not shareable.

## **23. Injuries Obtained from Certain Acts**

Injuries or illnesses resulting from participation in a riot, criminal act, euthanasia, assisted suicide, or other such acts are not shareable.

## **24. Laboratory Tests and Checkups**

Laboratory tests and checkups are shareable as part of an eligible need and prescribed by a licensed medical provider.

## **25. Long-Term Care and Skilled Nursing**

Long-term care and skilled nursing are shareable when prescribed by a licensed medical provider for recovery from a shareable injury or illness. Sharing for these services is limited to 90 days per medical need.

## **26. Medical Equipment**

Medical equipment, including durable medical equipment (DME), is shareable if it is prescribed by a licensed medical provider and if it is related to a shareable need.

## **27. Medical Supplies**

Medical supplies that directly aid in the treatment of, or recovery from, a shareable need are generally shareable for up to 120 days from the treatment start date as prescribed by a licensed medical provider. Medical supply costs must be over \$100 per item to be shared. Zion Health will share the retail costs (or fair costs when applicable) and, thus, encourages members to use

alternative vendors such as local pharmacies or medical supply stores.

## **28. Mental Health**

Expenses related to medications or other treatment for any mental health illness or condition are not shareable. Mental health conditions may include anxiety, depression, mental illnesses, and other psychological conditions.

Through LifeWorks, Zion Health members may have access to regular, preventive mental health consultations. LifeWorks is available as an add-on to any membership.

## **29. Naturopathic**

Naturopathic care may be shareable pending written approval from Zion Health. Any expenses incurred prior to receiving written approval are not shareable.

## **30. Newborn Care**

Routine care for a newborn without complications is included with an eligible maternity need.

NICU care and other complications are treated as a separate need of the baby. Expenses related to circumcision are excluded from sharing. Expenses related to infant immunizations are shareable with the Direct Membership or Connected add-on to the Essential Membership as outlined in the Preventive Medical Sharing Guide.

## **31. Nutritionists**

Expenses related to nutritionist services are not shareable unless prescribed by a licensed medical provider. Zion Health must provide approval for nutritionist services prior to sharing.

## **32. Occupational Therapy**

Occupational therapy is shareable for inpatient treatment and up to 35 outpatient sessions per need, up to \$7,500.

### 33. Organ Transplants

Organ transplants are shareable; however, they are subject to limitations for conditions existing prior to membership.

### 34. Physical Therapy

Physical therapy is shareable for inpatient treatment and up to 35 outpatient sessions per need, up to \$7,500.

### 35. Prescriptions

Prescriptions for medications related to an eligible need and that are billed by a provider are considered shareable.

Prescriptions filled at a pharmacy will be considered for sharing under the following conditions: prior approval is given by Zion Health, the prescription is related to the treatment of a shareable need, and prescription costs accumulate to \$500 monthly. Sharing for these prescriptions is limited to 12 months.

Other prescription costs are generally not shareable. Members can receive prescription discounts through the Rx Share program. Many generic medications are available to members with Rx Share for \$5 or \$15 per month.

### 36. Preventive Services

**Preventive services are not subject to the IUA.**

Zion Health shares preventive services in a limited capacity with the Direct Membership, or with the Connected add-on for the Essential Membership.

Annual office visits are shareable upon membership activation, and may be used for preventive visits, specialist visits, or other services as outlined in the Preventive Medical Sharing Guide. Zion Health will share the member's first qualifying submission; all other subsequent provider visits are the member's responsibility until 12 months have passed since the qualifying visit.

Colonoscopies, mammograms, and youth immunizations (up to 16 years old) are shareable after

six months of continuous membership.

See the Preventive Medical Sharing Guide for more details.

## **37. Sleep Apnea**

Sleep apnea equipment and testing is not shareable with the Zion Health community.

## **38. Speech Therapy**

Speech therapy in relation to a shareable illness, injury, or accident is shareable for 35 outpatient visits per condition, up to \$3,000. Speech therapy for conditions such as speech delays or learning impairments not caused by injury or accident is not shareable.

## **39. Sports**

Zion Health may share medical expenses related to sporting activities.

Injuries or illnesses resulting from participation in professional sports is not shareable.

Injuries or illnesses resulting from recreational karate, jujitsu, taekwondo, or other combat sports are shareable when the member has not been paid to compete.

## **40. Sterilization**

Elective sterilization, such as tubal ligation and vasectomy, is not shareable.

## **41. Suicide and Attempted Suicide**

Zion Health encourages members to take advantage of our LifeWorks program as a mental health resource. However, we understand that in the event of a dependent suicide, financial assistance can slightly ease the burden on our members. For this reason, Zion Health will share in expenses related to the suicide or attempted suicide of an adolescent up to age 18, up to \$25,000 and after a one-year waiting period of continuous membership.

## **42. Surrogacy**

Expenses related to a surrogate pregnancy, whether or not the surrogate is a member, are not shareable.

## **43. Therapeutic Massage Therapy**

Expenses related to therapeutic massage are shareable if the therapy is related to an eligible need and prescribed by a licensed medical provider. Massage therapy is shareable for 25 sessions per need, up to \$3,000.

## **44. Tobacco Use over 50**

Medical cost sharing for the needs of tobacco users 50 years of age and older is limited to \$50,000 for each of the following four disease categories:

- Stroke
- Cancer
- Heart conditions
- Chronic obstructive pulmonary disease (COPD)

## **45. Vision**

Zion Health may share in vision-related expenses that are deemed medical.

## **46. Weight Reduction**

Expenses related to weight reduction are shareable if prescribed by a licensed medical provider and approved by Zion Health—up to \$3,000 per need.



## Maternity Needs

As a general rule, maternity needs are shareable and are treated like any other medical need. View Zion Health's Maternity Guide to learn more.

### 1. General

As with any other medical need, expectant mothers pay a single IUA for all expenses related to their maternity need. Shareable expenses may be related to miscarriage, prenatal care, postnatal care, and delivery. STD screenings prescribed by a licensed practitioner as part of routine prenatal care are shareable as part of the maternity need. Maternity needs requests must be submitted within 30 days from the date the member's pregnancy is verified.

### 2. Separate Needs

Any need of the baby, whether occurring before or after birth, is separate from the mother's maternity need. Expenses for any pregnancy or birth-related complications of the mother will be shared as part of the maternity need.

### 3. Early Sharing Requests

A maternity care provider may reduce normal charges if a member prepays some or all of the bill. If this is the case, Zion Health will consider sharing the maternity need prior to delivery. To be considered for early sharing, the member must submit an estimate from the provider with the needs request form.

## **4. Home Births**

Home births typically incur fewer expenses. If the costs are significantly lower for a home birth than for a hospital birth and the member is under the care of a licensed care provider, Zion Health may partially waive the IUA for the maternity need.

## **5. Pregnancy Prior to Membership**

Pregnancy that begins prior to membership, is not shareable. A newborn conceived prior to membership must be enrolled in Zion Health by the parents within 30 days of the child's birth.

For any pregnancy that is not shared as an eligible maternity need with Zion Health, any complications or conditions present at the time of birth are considered pre-existing and are subject to the applicable waiting periods for sharing.

## **6. Waiting Period**

Pregnancy is considered a pre-existing condition if the pregnancy begins within the first 60 days of the membership.

## **7. Premature Birth**

The baby's needs are fully shareable, even if the baby is born prematurely. Any services not included in a standard maternity need would be considered a separate need of the baby.



# Additional Giving



Members are encouraged to contribute funds in addition to their required monthly contributions. One hundred percent of Additional Giving contributions are placed in the Additional Giving fund, which is used solely to assist members who have a special need that would not normally qualify for sharing. Additional Giving funds are not subject to any administrative costs. Additional Giving is not mandatory, and members may contribute however much they feel is appropriate.

All members who fulfill their membership responsibilities and follow membership guidelines are eligible to apply for assistance through Additional Giving, known as a special needs request. Members may apply when they have a need that does not meet sharing eligibility guidelines.

## **Guidelines for Additional Giving:**

**Needs that do not meet the sharing guidelines may be eligible for a special needs request for sharing from the Additional Giving fund.**

- Members and other contributors may give additional funds to share within the community for a general or specific need. Members are encouraged to share out of their surplus.
- Members looking to request sharing from Additional Giving funds must still meet their IUA before the need becomes eligible for sharing.
- Members who apply for sharing from the Additional Giving fund may only have part of their costs shared.

# Submission of Medical Needs



Zion Health strives to share in its members' medical needs in a timely, accurate manner. To do this, it is crucial for members to submit medical needs correctly and include all required documentation.

## 1. Submitting a Needs Request

Needs requests should be submitted through the Zion Health website. Needs requests should be submitted as soon as possible. Most non-emergency needs requests, such as surgical procedures, should be submitted prior to the date of service. For any help with this process, members may contact Zion Health directly during business hours.

## 2. Required Documentation

Needs requests must contain all required documentation, including but not limited to the following:

- Itemized bills
- Proof of IUA payment
- Medical records and other additional documents

## 3. Time Limit for Providing Documentation

Original, itemized bills should be submitted promptly to Zion Health along with the needs request form in order for Zion Health to process your need as soon as possible. In order to be shared, bills and needs requests must be submitted within six months of the date of service.

## 4. Meeting the IUA

Needs are only shareable with Zion Health after the member has met their IUA. Members should provide documentation to Zion Health of all payments that may contribute toward the member's IUA. The IUA must be paid within six months of the needs request submission or bills may become ineligible for sharing.

## 5. Paying at the Time of Service

To make your experience as simple as possible, Zion Health can pay providers over the phone at the time of service for select preventive care as outlined in the Preventive Medical Sharing Guide.

## 6. Negotiating Medical Bills

Zion Health prefers to pay providers quickly and negotiate the best rates for healthcare services. This helps Zion Health keep rates low for members.

Members should inform Zion Health about any potential cash-pay discounts and consult with a member needs team associate prior to signing any payment arrangements. Zion Health is happy to participate in cost negotiations for its members.

# End of Life Assistance

If a member, or a member's dependent, dies after one year of uninterrupted membership, financial assistance will be provided to the surviving family. The Zion Health member community will provide assistance upon receipt of a copy of the death certificate.

Financial assistance will be provided to the surviving family as follows:

- \$10,000 upon the death of a primary member
- \$10,000 upon the death of a dependent spouse
- \$2,500 upon the death of a dependent child



# Appendix A: Defined Terms

## 1. Additional giving

Voluntary contributions by members for the purpose of offsetting expenses for other members' special needs.

## 2. Annual limit

The maximum amount shared for eligible needs per participating member per year. Zion Health does not have annual or lifetime sharing limits for our members unless specifically stated in the Membership Guidelines.

## 3. Application date

The date Zion Health receives a complete membership application.

## 4. Benevolent organization

An organization whose primary purpose is to care for the needs of the persons/members who make up the membership. A benevolent organization is not an insurance company.

## 5. Benevolent fund

A fund maintained by Zion Health created from the contributions of members for the exclusive purpose of reimbursing eligible needs of members in accordance with the Additional Giving guidelines.

## 6. Contribution list

A list of members who are being billed by payroll deduction through a company opposed in lieu of direct billing from Zion Health.

## 7. Date of service

The day medical services were rendered on behalf of a participating member.

## 8. Dependent

The head of household's spouse or unmarried child(ren) under the age of 26, who are the head of household's dependent by birth, legal adoption, or marriage, and who are participating under the same combined membership. Unmarried children under 26 years of age may participate in the membership as a dependent.

## 9. Effective date

The date a person's membership begins. Zion Health Direct members also have the effective date as the billing due date.

## 10. Eligible need

A medical need that qualifies for sharing via the contributions of Zion Health members.

## 11. Head of household

The oldest participating member in the household.

## 12. Household membership

One or more family members participating under the same membership.

## 13. Healthcare sharing

A membership-based, non-insurance arrangement established for the purpose of sharing legitimate healthcare expenses between members.

## 14. Inactive member

A contributor, and contributor's dependents if applicable, who has/have not submitted monthly contributions in the manner established by the Member Guidelines. An inactive member **is not eligible for sharing**.

## 15. Ineligible need

A need disqualified from voluntary sharing of contributions from member contributions due to a policy set forth in the Member Guidelines.

## **16. Initial Unshareable Amount**

The specified financial amount that members are required to bear on their own prior to any amount that may be eligible for sharing.

## **17. Licensed medical professional**

An individual who has successfully completed a prescribed program of study in a variety of health fields and who has obtained a license or certificate indicating his or her competence to practice in that field (MD, DO, ND, NP, PT, PA, Chiropractor etc.)

## **18. Lifetime limit**

The maximum amount shared for eligible needs over the course of an individual member's lifetime of membership.

## **19. Maternity need**

A need request that must be submitted once a member becomes pregnant within 30 days of confirmation of pregnancy from a licensed medical professional.

## **20. Maximum shareable amount**

The maximum dollar amount (limit) that can be shared for any one need. Certain medical needs have a maximum shareable amount as described in the Guidelines.

## **21. Medically necessary**

A service, procedure, or medication necessary to restore or maintain physical function and that is provided in the most cost-effective setting consistent with the member's condition. The fact that a provider may prescribe, administer, or recommend services or care does not make it medically necessary. This applies even if it is not listed as a membership limitation, or an in the Member Guidelines. To help determine medical necessity, Zion Health may request medical records and information from licensed medical professionals.

## **22. Member(s)**

A person or people (or dependent thereof) who has agreed in writing to abide by the requirements of Zion Health and is thereby eligible to participate in the sharing of medical needs with other members in accordance with the Member Guidelines and membership type.

## **23. Membership**

This term applies to the collective body of all active, participating members of Zion Health.

## **24. Membership cancellation request**

A request by a member to Zion Health requesting that their membership be cancelled. The request must include the reason for cancellation and the requested month in which the cancellation of the membership is to be effective. Zion Health requires 15 day notice prior to your payment draft date. Zion Health does not prorate cancellations or gift refunds. Cancellations become effective on the last day of your monthly billing anniversary following the timely receipt by Zion Health of your membership cancellation request.

## **25. Membership commitment**

The required principles and ongoing behavioral code attested to by members as required for membership.

## **26. Member responsibility amounts**

Amounts needed to be paid by the member for medical costs that are not sharable with the Zion Health community.

## **27. Membership update**

A communication from the member to Zion Health providing any changes to the details of their membership information (i.e. change of address, phone number, etc.) or requesting that their membership be changed. The change request or update may take up to three business days to complete. Once a representative of Zion Health approves the requested changes, the approved changes may go into effect on the monthly membership anniversary.

## **28. Membership limitation**

A specified medical condition for which medical needs arising from or associated with the condition are ineligible for reimbursement from the Benevolent Fund. An associated condition is one that is caused directly and primarily by the medical condition that is specifically ineligible. The membership limitation will be issued during the application process and may be subject to medical record review. Membership limitations (excluding cancer) do not apply to office visits/urgent care.

## **29. Member plan**

A variety of sharing options are available with different initial unshareable amounts and sharing limits, as selected in writing on the membership application or enrollment portal and approved by Zion Health.

## **30. Membership withdrawal**

When a membership has been or will be cancelled due to the submission of a Membership Cancellation Request Form, a violation of the Zion Health's Principles of Membership, or non-receipt of a voluntary monthly contribution or annual membership fee for more than 10 days past the date such payment was due. Such cancellation of membership is referred to as membership withdrawal.

## **31. Monthly contributions**

Monetary contributions given voluntarily and placed in the care of Zion Health by a member to maintain active membership and to be disbursed for to the eligible needs of its members in accordance with the Member Guidelines.

### **32. Needs request**

A request that is required to process medical needs for accidents, injuries, or medical conditions that result in medical costs. Need requests can be submitted at [zionhealth.org](http://zionhealth.org) or by calling Zion Health. The needs request must be submitted to Zion Health within six (6) months of the need to be eligible for sharing.

### **33. Non-affiliated provider**

A non-network, licensed medical professional or facility as determined by Zion Health.

### **34. Office visit**

Sick visits, wellness visits, specialists, and urgent care are generally considered to be office visits. The medical bill must include an office visit CPT code for the need to qualify as an office visit. Qualifications for sharing eligibility include exclusion of prior medical conditions and meeting your initial unshareable amount (IUA).

### **35. Plan administration**

A collaborative process of planning, evaluating, facilitating, coordinating, and advocating for options and services to meet a participating Member's Eligible Needs through available resources to promote quality, cost-effective results.

### **36. Pre-existing condition**

Any illness or accident for which a person has been diagnosed, received medical treatment, been examined, taken medication, or had symptoms for 24 months prior to the effective date. For information on sharing for pre-existing conditions, see the section of the Member Guidelines titled "Conditions Existing Prior to Membership."

### **37. Proration**

If shareable needs are ever significantly greater than shares available in any given month, Zion Health may prorate the needs amount requested for medical expenses. This involves an across the board percentage reduction of needs payments but does not necessarily mean that all member needs will not be met in that month.

### **38. Shareable amount**

The amount of the need request that remains after the member's initial unshareable amount has been satisfied and falls within the guidelines for sharing within the membership.

### **39. Explanation of sharing (EOS)**

Correspondence that is delivered to the participating members and their providers once medical needs have been processed, are pending, or have been rejected. The Sharing Summary will state their member responsibility amount as well as any amounts shared by the Benevolent Fund on the member's behalf.

### **40. Special needs**

Medical needs that do not fall within the definition of eligible needs but are not a violation of the member requirements and may be eligible for Additional Giving; e.g., a prior medical condition.

### **41. Unusual, customary, and reasonable costs (UCR)**

The general cost of medical services in a geographic area, as determined by Zion Health, based on what providers in the area usually charge for the same or a similar medical service.

### **42. Unshareable amount(s)**

A medical expense incurred by a member that is not shareable for one or more of the following reasons: a member's violation of the Zion Health's Principles of Membership, non-current membership status, or any other condition or requirement that is excluded by the Member Guidelines.

# Appendix B: Frequently Asked Questions

## **What does Zion Health believe?**

Zion Health believes that its members, in concert with the medical providers of their choosing, have a natural incentive to do what is best for themselves and their families. We also believe individuals have the primary responsibility for making their own healthcare decisions. When members have financial needs due to illness that are greater than they can bear individually, the goal of the Zion Health community, in a corporate sense, is to assist members in carrying one another's burdens. The method by which Zion Health seeks to facilitate the sharing of members' medical costs is to teach and apply these principles of community and responsibility as an integral part of its sharing philosophy.

## **What kind of company is Zion Health?**

Zion Health is a Utah nonprofit corporation with administrative offices in St. George, Utah. Zion Health is not an insurance company. Zion Health provides the framework and administrative support for a healthcare cost sharing membership program.

## **Isn't Zion Health really just another health insurance company?**

No. Insurance arrangements are a contract whereby one party agrees to be legally responsible for and accept another party's risk of loss in exchange for a payment—a premium. Medical cost sharing is an arrangement whereby members agree to share medical expenses through the act of voluntary giving. Zion Health is not licensed or registered by any insurance board or department. Zion Health does not assess applicants' health risks because neither Zion Health nor its members are assuming financial liability for any other member's risk. Unlike insurance, the focus of Zion Health is to provide an avenue for members to help each other bear their immediate healthcare expenses.

## **What's the advantage of Zion Health not being a health insurance company?**

When health care costs are paid by someone other than the person receiving care, as is typically the case when an insurance company or government entity agrees to cover such costs, the healthcare model can be undermined. Zion Health believes many of the current

problems with the healthcare system are the direct result of restricting personal freedom and responsibility through dependence on third-party payers. Zion Health is designed to allow members to help one another while maintaining freedom of choice and personal responsibility.

### **Is Zion Health legal?**

As a nonprofit corporation, Zion Health is required to abide by certain state and federal regulations. The health sharing program administered by Zion Health may be legally operated in all fifty (50) states.

### **How are members of Zion Health affected by the federal healthcare law (including the Affordable Care Act)?**

Beginning in 2019, individuals are no longer required to obtain minimum health insurance coverage pursuant to the “individual mandate” under the Affordable Care Act and will not be penalized for failing to purchase traditional health insurance.

### **How does Zion Health handle medical claims?**

Because there is no transfer of risk, as defined in applicable insurance rules and regulations, with respect to Zion Health’s medical cost sharing program, no “claim” is ever owed by a Zion Health on behalf of any member. When members incur medical expenses, they experience medical needs that may or may not be eligible for reimbursement from the Benevolent Fund. Zion Health members are required to submit proof of their medical expenses to Zion Health. Zion Health then evaluates each submission for eligibility or ineligibility based on the Member Guidelines. Eligible needs are designated for sharing using the funds accumulated through monthly member contributions.

### **What procedure should I follow to request reimbursement for my medical bills when I have a need?**

At or before the time a member receives medical service, the member should inform their medical providers (doctors, laboratories, clinics, hospitals, etc.) that he or she is a self-pay patient. Healthcare providers can send bills directly to Zion Health. Any proof of payment made towards their IUA (initial unshareable amount) should be submitted to Zion Health. Zion Health will review the submitted documentation for sharing with the community. Zion Health’s team of medical bill negotiators may contact the providers to discuss the appropriate payment for

the services that were performed and determine if negotiations are applicable for the billed amounts.

### **How long does it take Zion Health to process a medical need?**

Typically, eligible reimbursement is made to members, or payment is made to the providers within 5-7 days once all documentation has been received.

### **Can I choose my own doctors and hospitals without being penalized?**

Yes. Each member's personal freedom to select the medical providers of their choice is fundamental to Zion Health's philosophy. Zion Health endeavors to provide members with detailed and current information and recommendations to help them identify and receive treatment from the highest quality health provider(s). Accordingly, there are no out-of-network penalties or other restrictions.

### **Does Zion Health charge monthly premiums?**

Because Zion Health is not insurance, it does not charge premiums. Rather, Zion Health's members freely choose to assist other members with their medical expenses by contributing a predetermined amount each month; called a "share." Ninety percent (90%) of each member's monthly contributions are designated solely for assisting other members' needs.

### **Does Zion Health use deductibles And co-insurance?**

No. Zion Health's process differs significantly from insurance practices in this regard; to our member's advantage. Traditional insurance deductibles are cumulative over the course of a predetermined plan period. Co-insurance is the portion of the medical expense owed by the patient. These insurance cost-sharing measures can amount to thousands of dollars in out-of-pocket costs to insurance policy holders annually. Conversely, when members incur an eligible medical expense that exceeds the initial unshareable amount, any amount above the initial unshareable amount may be eligible for sharing. On the fourth medical need in a household, the member no longer needs to pay the initial unshareable amount. If the additional medical expenses are more than \$500, the remaining costs are fully sharable with the community.

## **Why would members want to send more than their monthly contribution amounts?**

Zion Health is a mutual sharing and benevolent organization. Members sometimes give more than their monthly amount required to maintain membership in Zion Health. Such funds are collected and administrated as part of the Additional Giving fund. Zion Health facilitates the administration and sharing of money received from Additional Giving to provide medical cost sharing to members who have needs that would not normally be shareable.

## **What if I have a medical need that is not shareable?**

For needs that do not qualify for sharing but that create a financial burden to the member or family, the Additional Giving program may be of assistance. The Additional Giving program is outlined in greater detail in these guidelines.

## **Do all the monthly contributions go to meet members' needs?**

Each month, ten percent (10%) of the monthly contributions received are retained by Zion Health to cover administrative costs. An audit of Zion Health's finances is conducted each year by an independent auditing firm and made available online.

## **Will Zion Health share medical costs that were incurred outside of the United States?**

Yes, members' eligible needs, wherever incurred, will be handled through the Zion Health sharing program.

## **What are Zion Health's membership requirements?**

Zion Health members must agree to the Principles of Membership and be under 65 years of age.

## **Can my membership be dropped if I have very high medical needs?**

Members cannot be dropped from the sharing program due to their medical needs. Neither membership nor monthly contribution is adversely impacted by the amount of medical expenses a member or their family members may have.

## **Can my family members participate in the sharing program?**

Spouses and dependent children are welcome to participate in the sharing program.

## **What if my dependents do not agree to abide by the Zion Health Member Guidelines?**

All Members of Zion Health must agree to abide by the Zion Health membership requirements as directed by Zion Health. For children under the age of 26 who are living with their member parent or guardian, Zion Health requires that the member hold their children responsible for compliance with all requirements stated in the Member Guidelines. For example, Zion Health does not approve the sharing of medical expenses for injuries resulting from the use of illegal substances. Hence, medical expenses incurred by a member's child who is injured while he/she is under the influence of an illegal substance are generally not eligible for sharing.

## **Is there a lifetime or yearly maximum amount that is eligible for sharing for any one person or family?**

There are no lifetime or annual maximum amounts eligible for sharing for most medical needs. Some conditions have limits, generally calculated per need, as described in the section "Limitations on Sharing." There is no limit on the number of needs that an individual member or household may have.

## **What kinds of needs do Zion Health members share?**

In general, needs for illnesses or injuries resulting in visits to licensed medical providers, emergency rooms, testing facilities, or hospitals are shared on a per person, per incident basis once the member has met their personal responsibility by paying their initial unshareable amount.

## **What kinds of needs do Zion Health members not share?**

Needs resulting from medical conditions that existed prior to the effective date are typically not shared or are shared in a limited capacity. For any needs that do not qualify for sharing but that create a financial burden to your family, the Additional Giving program may be of assistance. Finally, each member has an IUA (initial unshareable amount) for which reimbursement from the Benevolent Fund will not be made.

## **Does Zion Health share routine medical care?**

Zion Health shares in some preventive medical services, such as annual office visits, youth immunizations, preventive mammograms, and colonoscopies. See the Preventive Medical Sharing guide for more details.

## **How does Zion Health handle very large medical expenses?**

Zion Health takes steps to ensure that money is set aside for very large medical needs. A minimum of 15% of all monthly member contributions are set aside in preparation of the occurrence of very large medical expenses, i.e. those over \$100,000.

## **What amounts do members share for maternity needs?**

For a pregnancy that begins after the start of a member's effective date, maternity needs are shared like any other need. For a pregnancy that began prior to a member's effective date, pregnancy is treated as a pre-existing condition and not shared.

## **Am I excluded from membership/reimbursement eligibility if I'm a cancer survivor?**

No. In fact, there are several ways in which costs related to treatment for cancer survivors could be shared:

1) The expenses for a second occurrence of cancer would only be ineligible for sharing if it "resulted from" the first episode of cancer.

2) Except for insulin-dependent diabetes, all conditions a member had prior to their effective date may be shareable according to the limitations set forth in the section "Medical Conditions Existing Prior to Membership."

3) Even expenses that are not eligible under the basic sharing program may be shared among our members through the Additional Giving fund.

## **How does Zion Health handle expenses for medical treatments that occurred overseas?**

Bills from medical treatments that occurred overseas must be written in or translated into English and the price converted to U.S. dollars before the need is submitted. They are then processed in the same manner as bills from medical treatment in the U.S.

## **What if I lose my job or change employers? Can I take my Zion Health plan with me?**

Yes, continuation of membership in Zion Health's sharing program after termination of employment is a simple process. Because membership is individually based, members can change the billing method at any time.

## **This program sounds kind of unusual; does it really work?**

The concept of medical cost sharing has been highly successful within the confines of faith-based groups for more than forty (40) years. During this time period, hundreds of thousands of individuals, families, and businesses have shared hundreds of millions of dollars in medical expenses. As a result, there is a strong foundational precedent in the concept of medical cost sharing.

A community of health-conscious individuals who care for their fellow men can successfully participate in the sharing of medical expenses in a manner that will reduce the financial burden of receiving medical care for all members. Members should note, however, that past successes by faith-based sharing groups assisting one another is no guarantee of the future success of similar programs. There is no promise or contract by Zion Health or the members to contribute toward any need any other member might have in the future.

## **What happens if Zion Health's members' needs are greater than the monthly contributions received?**

Zion Health keeps excess funds to share member needs in the event that needs for a month exceed the monthly contributions received. To date, all eligible needs have been shared in full without need to draw from the excess funds.

However, if the rare event occurs that all needs cannot be met for a given month, Zion Health

uses a prorating method to evenly distribute the available funds among members with needs. For example, if the monthly contributions received for a given month amounts to 80% of the needs submitted for that month, each member would have 80% of their eligible expenses shared that month. The Zion Health community has not needed to prorate member needs in the past and has ample excess sharing contributions to draw from, but has these procedures in place to account for every possibility.

### **How much does it cost to belong to Zion Health?**

Every member provides a specific monthly contribution depending on their plan type, age, and chosen initial unshareable amount. Employer contributions, if applicable, can also affect the monthly cost to the member. See the Zion Health website for current monthly contribution rates. Monthly contributions are subject to change by vote of Zion Health's board of directors.

### **Can my employer pay some, or all, of my monthly contribution amount?**

Yes, there is no limit (other than business financial restraints) as to how much your employer can contribute towards your required monthly contribution.

### **How is my portion of the monthly contribution collected?**

Zion Health offers multiple payment options for members to pay their monthly contributions, including direct payment and payment through payroll deductions.

### **Are my monthly contributions higher if I, or a participating member in my family, uses tobacco products?**

Yes. Tobacco use of any kind is clinically proven to cause serious health conditions. Due to the increased likelihood of higher medical costs associated with tobacco use, Zion Health households with one or more tobacco users are required to contribute a higher monthly contribution amount to maintain membership. Additionally, medical needs for tobacco users age 50 and older are limited to \$50,000 for each of the following four disease categories: cancer, heart conditions, COPD, and stroke.

## **Are my monthly contributions a pre-tax deduction like health insurance premiums?**

No. The monthly contribution is a voluntary contribution towards a membership program that facilitates the sharing of member's medical bills. As such, the money members contribute to the Zion Health program is a post-tax contribution.

## **How often can the monthly contribution amounts be changed?**

Monthly contribution amounts can be changed twice a year, in accordance with the policies and procedures set forth in these guidelines. The monthly contribution can only change when approved by Zion Health's board of directors. To date, Zion Health has never had to increase the monthly contribution rate and does not plan to do so in the near future.

## **Are my pre-existing conditions always unsharable?**

In the first year of membership, pre-existing conditions are not sharable with the Zion Health community. Pre-existing conditions become sharable on a limited basis after one year of continuous membership, with the limit increasing to a maximum of \$125,000 per need in the fourth year of membership and onward. For more information, see the section "Medical Conditions Existing Prior to Membership."

# Appendix C: Company FAQs

## **Is Zion Health a group benefit?**

No, Zion Health is an individual and family medical cost sharing program. We allow for a company contribution list. Employees who participate can be added or removed from the contributions list at any time and billed directly.

## **Why should my company participate in Zion Health's medical cost sharing program?**

Participation in Zion Health's program is always voluntary, both from the company's and the employee's perspectives. Business owners choose to work with Zion Health because they value community and personal responsibility and because they want to use a cost sharing approach to ensure provision of quality healthcare for their employees. There are numerous factors that contribute to Zion Health's greater efficiencies for both companies and employees.

## **Does Zion Health's medical cost sharing program comply with the Affordable Care Act requirements?**

Zion Health's sharing program is not a substitute for insurance as defined by the Affordable Care Act and therefore does not meet the requirements by itself.

## **What are the risks and liabilities my company may be exposed to through participation in Zion Health?**

Zion Health is a voluntary and benevolent program. It is not insurance. Member companies are not purchasing insurance coverage by participating in the sharing program. By participating in the sharing program, companies are neither promising their employees that their larger medical bills will be paid, nor are they taking on liability to pay those bills as a company. Companies can choose to contribute on behalf of their employee members.

## **Can my employee's monthly contributions be collected via payroll deductions?**

Yes. Zion Health allows members to join a contribution list of members who are part of a company. Employers can deduct member contributions by payroll deduction on a post-tax basis.

## **Can my company pay some or all of its employee's monthly contributions?**

Yes. Participating companies can contribute as much of the employee's monthly contributions as they wish. It should be recognized that this is viewed as a component of the employee's total compensation. Companies can tier their employees based on legal requirements and offer different product bundles to each tier. Talk to your legal representative about legal requirements on tiering qualifications.

## **How do I set up my employees' withholding amounts?**

Companies should consult with their own legal and tax advisors for more information regarding payroll and income tax implications for their specific situations.

## **Is there any additional administration or work for my company as a result of participation?**

The Zion Health team is glad to assist with any questions you or your staff might have regarding monthly contributions and the entire Zion Health process.

## **The cost savings sound great, but how will my employees be affected by Zion Health's program?**

The employees of participating businesses are granted the opportunity to voluntarily join Zion Health's medical cost sharing program. As such, participating employees voluntarily choose to pay the portion of the monthly contribution that is not carried by their company. Any employee can withdraw from the program at any time, but if they do, they will no longer be able eligible to receive contributions towards their medical expenses in the event that they incur a medical need.

# Disclaimer

Zion Health is not an insurance company. Neither this publication nor membership in Zion Health are issued or offered by an insurance company. The purpose of these Member Guidelines is to help members understand and identify medical needs that qualify for potential sharing and the process by which payments are made. The Member Guidelines are not for the purpose of describing to prospective members what amounts will be reimbursed by Zion Health. While Zion Health has shared all eligible needs of its members to date, membership does not guarantee or promise that your eligible needs will be shared. Rather, membership in the Zion Health community merely guarantees the opportunity for members to care for one another in a time of need and present their medical needs to other members as outlined in these membership guidelines. The financial assistance Members receive will come from other members' monthly contributions and not from Zion Health.

THIS PUBLICATION AND MEMBERSHIP IN ZION HEALTH SHOULD NEVER BE CONSIDERED A SUBSTITUTE FOR A HEALTH INSURANCE POLICY. IF THE MEMBERSHIP IS UNABLE TO SHARE IN ALL OR PART OF A MEMBER'S ELIGIBLE MEDICAL NEEDS, EACH MEMBER WILL REMAIN SOLELY FINANCIALLY LIABLE FOR ANY AND ALL UNPAID MEDICAL NEEDS. THESE GUIDELINES DO NOT CREATE A LEGALLY ENFORCEABLE CONTRACT BETWEEN ZION HEALTH AND ANY OF ITS MEMBERS. NEITHER THESE GUIDELINES, NOR ANY OTHER ARRANGEMENT BETWEEN MEMBERS AND ZION HEALTH, CREATE ANY RIGHTS FOR ANY MEMBER AS A RECIPROCAL BENEFICIARY, A THIRD-PARTY BENEFICIARY, OR OTHERWISE. AN EXCEPTION TO A SPECIFIC PROVISION OF THESE GUIDELINES ONLY MODIFIES THAT PARTICULAR PROVISION AND DOES NOT SUPERSEDE OR VOID ANY OTHER PROVISIONS. THE DECISION BY ZION HEALTH TO REIMBURSE A MEMBER'S ELIGIBLE NEEDS DOES NOT AND SHALL NOT CONSTITUTE A WAIVER OF THIS PROVISION OR ESTABLISH BY ESTOPPEL OR ANY OTHER MEANS ANY OBLIGATION ON THE PART OF ZION HEALTH TO REIMBURSE A MEMBER'S ELIGIBLE NEEDS.

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