

# Program Comparison

Impact Health Sharing is the most innovative and comprehensive program in the nation. Compare for yourself.



	Program Options				
Share Amounts & Fees	\$2,500	\$5,000	\$7,500	\$10,000	Impact for Seniors
Primary Responsibility Amount (PRA)	\$2,500	\$5,000	\$7,500	\$10,000	\$1,000 (Only for adults 65+)
Co-Share (annnual max is \$5,000)	10%	10%	10%	10%	-
Maximum Annual Responsibility (Does not include Provider fees)	\$7,500	\$10,000	\$12,500	\$15,000	\$1,000
One time application Fee	\$79	\$79	\$79	\$79	\$79

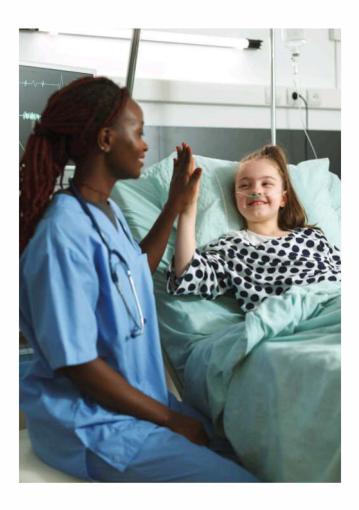
#### **Qualifications for Membership**

	IMPACT	IMPACT FOR SENIORS
Religious Requirements	None	None
Health Requirements	None	None
Shared Beliefs & Ethics	YES	YES
Tobacco/Vaping Use	Allowed	Allowed
Current Pregnancy	Permitted to join although current maternity would not be shared	Secondary to Medicare

#### **Eligible Medical Expenses**

	IMPACT	IMPACT FOR SENIORS
Hospitalization	YES	YES
Medical Treatments	YES	YES
Medical Procedures	YES	YES
Doctor Visits	YES	YES
Maternity	YES	Secondary to Medicare
Wellness/Preventative	YES	YES
Mental Health	YES	YES
Pre-Existing Conditions (Pre-X)	YES with restrictions	None





### **Additional Services, Values & Features**

	IMPACT	IMPACT FOR SENIORS
RX Discounts & Pricing	Wholesale Direct	Yes with Medicare D
Telehealth	\$0 provider fee	\$0 provider fee

#### **Sharing Process**

	IMPACT	IMPACT FOR SENIORS	
Monthly Share Payment	Electronic	Electronic	
Visit Any Medical Provider	YES (Unlimited)	YES (Unlimited)	
Medical Bill Submission*	Provider Submits (not Member)	Member must send Medicare EOB	
Medical Discounts & Repricing	Impact Manages (not Member)	Impact Manages (not Member)	
Provider Payments*	Impact Manages (not Member)	Impact Manages (not Member)	

## **Sharing Limits & Restrictions**

	IMPACT	IMPACT FOR SENIORS
Lifetime Maximum	NONE	NONE
Event Maximum	NONE	NONE
Annual Maximum	\$500,000 (per member)	\$500,000
Maternity Maximum	\$150,000 (per delivery)	\$150,000
Motorcycle Accidents	\$100,000	NONE
Mental Health	YES	YES
Preventive/Wellness	YES - One annual/well visit per membership year. Includes \$150 allowance for routine labs. Plus Preventative testing. See Guidelines for details and schedule.	YES
Pre-X Limits	Must be signs, symptoms, testing, diagnosis, or treatment (including medication) free for 36 consecutive months prior to membership	None

# **Credibility & Transparency**

	IMPACT	IMPACT FOR SENIORS
Full Sharing Transparency	YES	YES
Distributed Reserves in Member-Owned Accounts	YES	YES
Voluntary Sharing	YES	YES
Transparent Member-to- Member Sharing	YES	YES
Majority of Contributions Directly Benefit Members	YES	YES
Independent Annual Audit	YES	YES
Independent Board of Directors	YES	YES

<sup>\*</sup> In situations where the provider refuses to send a bill, the member is responsible to provide documentation. See Guidelines for complete details.