



IMPACT HEALTH SHARING ACCREDITATION

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QUESTIONS	ANSWERS
Did you read the Impact Member Guidelines?	Yes
Which of the following is (are) a Key Principle(s) to healthcare sharing?	All of the above.
What is the Primary Responsibility Amount?	The Primary Responsibility Amount is the amount a household must pay toward their own Eligible Medical Bills before their Eligible Medical Bills can be published and shared by other Impact members.
According to the Impact Membership Guidelines, what is the definition of "Pre- Existing?"	Pre-existing conditions are conditions in which known signs, symptoms, testing, diagnosis, treatment, or use of medication occurred within 36 months prior to membership
Which of the following is true regarding Healthcare Sharing?	Healthcare Sharing is a purely voluntary arrangement and is not insurance .
At what point is a member able to change their Primary Responsibility Amount?	A Member can change their PRA amount on the anniversary of their Membership Date.
Healthcare Sharing Organizations are required to "publish" sharing activities to members in order to comply with various state regulations. What are some of the activities that Impact Members will be notified of?	All of the above.
True or False: Members of Impact must go to doctors within Impact's specific provider network.	False.
Of the following, which statement is true regarding prescription medications.	The sharable amount for prescription drugs is limited to \$1200 per member per membership year after the PRA has been met.
What is the definition of an Eligible Medical Bill?	Any incurred medical bill that meets the criteria for sharing as established in the Impact Guidelines .
According to the Impact Statement of Beliefs & Ethics, which of the following statements is not true?	We believe we should only share with others who have the same religious affiliation.
A Member can appeal bill-sharing decisions for which of the following reasons?	All of the above.
Is Impact available in all 50 states?	No
True or False? Outpatient therapy for Chiropractic, Cardiac rehab, Physical/ Occupational/Speech and Respiratory therapy that is not related to a pre-existing condition, is limited to 50 visits per member per membership year, regardless of the type of outpatient therapy. Subject to the PRA and co-share.	True.
Which of the following is true regarding annual sharing limits?	There is a \$500,000 annual sharing limit per member.
Will there ever be a price increase to my Impact Membership?	Yes, there may be a small increase in price every year based on your age.
Is there a membership option for Impact Members who are 65 years and older?	Yes, those who are 65 years and older with Medicare Parts A and B* can be on an individual membership with a Primary Responsibility Amount of \$1,000. *Those on Medicare should go to Medicare.gov to learn more about Medicare A & B.
What is the sharing limit for members within the first 60 days of membership (excluding pre-existing conditions)?	\$50,000
A "Co-Share" is the amount the member continues to pay even after the Primary Responsibility Amount is met. What are the co-share amount and co-share limit?	10%; \$5,000 per household.
The monthly share amount is calculated based on which of the following?	The age of the oldest member in the household , the number of people applying (1, 2, or 3 or more), and choice of Primary Responsibility Amount.
Does Impact have a group billing option for employers?	Yes
Are tobacco users eligible for membership?	Yes, with a \$50 monthly fee per tobacco user including sharing limitations after age 50.
Are there any additional fees required for people above a certain BMI?	Yes, \$125
Are Wellness Visits/Screening Tests eligible for sharing?	Yes, with limitations.
Choose the correct statement regarding pre- existing conditions:	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.
How long can adult unmarried children stay on a family membership?	Up to age 26
Members are always responsible for paying their PRA and co-share before other members share their eligible medical bills. This is true except in what one instance?	One annual/well office visit and \$150 lab allowance
True or False: Diagnosis and treatment must be performed in the U.S. to be eligible for sharing, except in emergencies.	True.

True False: For reasons related to HIPAA Compliance, as an IBO, I am NOT permitted to contact Impact on behalf of a member that I've referred asking for any information or assistance regarding that member's account, including but not limited to medical bills, cancellation requests, PRA changes, etc.	True.
Which of the following is true as it pertains to maternity? Note to Learner: A 10-month waiting period is currently being beta-tested. However, the official Guidelines continue to state 12 months.	All of the above.
True or False: Once the family's primary responsibility amount (PRA) has been met, they are still responsible for paying a 10% co- share on all eligible bills up to \$5,000. Note: The maximum annual co-share a family would pay is \$5,000.	True.
The monthly share amount is calculated based on which of the following?	The age of the oldest member in the household, the number of people applying (1, 2, or 3 or more), and choice of Primary Responsibility Amount.
Are Preventative Screening Tests eligible for sharing?	Yes, with limitations, as detailed in the Preventative Screenings Section (I.C.3.) of the Guidelines.
The monthly share amount is calculated based on which of the following?	The age of the oldest member in the household , the number of people applying (1, 2, or 3 or more), and choice of Primary Responsibility Amount.
Does Impact have a group billing option for employers?	Yes
True or False: Impact Health Sharing offers members access to discounts on dental and vision services which helps reduce costs but is NOT part of medical bill sharing.	True.

