

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 <b>household</b> 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 <b>36 months</b> prior to membership
Which of the following is true regarding Healthcare Sharing?	Healthcare Sharing is a <b>purely voluntary</b> arrangement and is <b>not insurance</b> .
At what point is a member able to change their Primary Responsibility Amount?	A Member can change their PRA amount on the <b>anniversary</b> of their Membership Date.
Which of the following is true as it pertains to maternity?	All of the above
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 <b>\$1200 per member</b> 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 <b>criteria</b> for sharing as established in the <b>Impact Guidelines</b> .
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
How many visits for outpatient Chiropractic, Cardiac Rehab., Physical/Occupational/ Speech/Respiratory Therapy visits are eligible for sharing during each year of membership?	50 combined visits.
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 <b>with Medicare Parts A and B*</b> can be on an individual membership with a Primary Responsibility Amount of \$1,000. *Those on Medicare should go to <a href="http://Medicare.gov">Medicare.gov</a> 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 <b>oldest member in the household</b> , 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.