



# Alliance for Shared Health

## SUMMIT Sharing Level

**A Healthcare Sharing Ministry of BAIC**

This program is available for those with active DPC memberships. Proof of membership is required.

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ASH is not an insurance company, nor does the program represent a 'contract for payment'.

**Offered through Shared Health Alliance**  
**[www.sharedhealthalliance.com](http://www.sharedhealthalliance.com)**

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# SUMMIT SHARING LEVEL

## MRAs & Sharing Maximums

Member Responsibility Amount (MRA)	Choose \$500/\$1,000/\$2,500/\$5,000 (3x per year for single/5x per year for family)
Annual & Lifetime Sharing Maximum	\$1,000,000 Annually; Unlimited Lifetime

## Outpatient Sharing Services\*

Network	PHCS
<b>Preventive Needs Sharing</b> (waiting period applies) Max sharing for mammograms is \$500 and colonoscopies is \$1,500 Waiting Period of 3 months 6 month waiting period on colonoscopies	In-Network: \$0 Visit fee Non-Network: \$100 Visit Fee MRA does not apply
PCP Visits	MRA per incident or contact your DPC**
Specialist Visits	MRA per incident or contact your DPC**
Urgent Care	MRA per incident or contact your DPC**

## Maternity\*

Maternity sharing is subject to \$5,000 MRA for a normal delivery, then shareable at 100%. Members must have an expected due date for delivery at least 300 days after joining ASH for bills to be eligible for sharing.

## Facility/Inpatient Services\*

In / Out patient surgery	100% shareable after MRA
Hospital / Facility Services	100% shareable after MRA
Emergency / Ambulance Additional \$1500 MRA applies (waived if admitted)	100% shareable after MRA

## Prescription Sharing\*

LEVEL 1	Medications under \$50 for 30 Day Supply	\$10 MRA
LEVEL 2	Medications costing \$50 - \$149 for 30 Day Supply	\$20 MRA or 20% min
LEVEL 3	Medications costing \$150 - \$400 for 30 Day Supply	40% MRA (1 Fill Only)

## High Cost Medications\*\*

Members needing access to maintenance and specialty medications costing over \$150 per month work with an advocate after registering online. Advocates access these medications using our proprietary program.

\*Sharing services facilitated by ASH, please refer to Member Guidelines for sharing limitations and restrictions.

\*\*These programs are accessed through outside vendors not affiliated with ASH

# SHARE MOBILE APP

An Integrated Approach to Healthcare

ASH is not an insurance company, nor does the program represent a 'contract for payment'.

**Find the SHARE App.  
Download.  
Get Connected!**



[LEARN MORE](#)

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[LEARN MORE](#)

**Visit the ASH Member Portal. Connect to your doctor.  
Request a lab. Order an imaging test. Access prescriptions.**



# SHARE LABS

Powered By Fair Price Labs

## Substantially reduce your out of pocket cost for lab services!

Order and pay for your test online



Enter your discount code at checkout for an extra 10% off!

Subtotal \$15.00  
Coupon discount [10% off] -\$1.50  
Draw Fee For Blood or Urine Collection, One per person. ~ \$12.00  
TOTAL \$25.50  
SHA 592 [Apply] [Cancel]  
Discount applied: 10% off

DISCOUNT CODE

Print your receipt and visit your local Quest for your test



\*Results can be reviewed online with your doctor

Save  
up to  
400%  
when  
using  
SHARE  
Labs!



LAB NAME	FAIR PRICE LABS	QUEST DIAGNOSTICS CASH PRICE	HOSPITAL/PHYSICIAN POINT OF CARE PRICING
CBC	\$15	\$45.50	\$83
CMP	\$15	\$65.08	\$89
DHEA	\$39	\$128.23	\$240
TSH	\$20	\$130.49	\$175
UA Complete	\$15	\$47.59	\$79
Estradiol	\$49	\$223.85	\$299
PSA Total	\$35	\$148.48	\$295
Testosterone Total	\$30	\$197.97	\$401
Cholesterol Total	\$15	\$39	\$89
A1C	\$19	\$74.25	\$159
Hepatic Function Panel	\$25	\$74.36	\$179
Testosterone Free & Total	\$125	\$283.46	\$1,200
Total	\$402	\$1,458.26	\$3,288
Member Cost with Discount	\$402	\$1,458.26	\$3,288

This is a vendor program offered through Shared Health Alliance and is not a need shared by ASH Members.





# SHARE IMAGING

Powered By Green Imaging

## Substantially reduce your out of pocket cost for scheduled imaging services!



**The cash-pay price is the final price you pay! No extra charge for the radiologist fee.**



**Board-certified and fellowship-trained radiologists evaluate your images.**



**You are directed to only high quality facilities and experts.**

### Procedures Offered

**MRI  
PET/CT  
CT Scan  
Anthrogram  
Ultrasound  
X-Ray**

**Mammogram  
Bone Density  
Echocardiogram  
Myelogram  
Nuclear Medicine  
Interventional Pain Management**

**The SHARE App will direct you to Green Imaging centralized Medical Concierge scheduling for the highest level of care at the lowest cost!**



**This is a vendor program offered through Shared Health Alliance and is not a need shared by ASH Members. Facilities may not be available in all areas. Check with you SHARE Connected Care Provider.**



# SHARE SCRIPTS

Powered By SHARx

## Taking a high cost maintenance, brand or specialty medication?

We are proud to work on your behalf to save you money on prescription medicine. We believe that you should be able to receive the medicine you need without creating financial duress. Our programs are designed to give you the most assistance on all of your medications so you can concentrate on living life instead of worrying about money.



**Our on staff pharmacist and advocates make sure you get the correct prescription filled.**



**Many members get their medications for free! Others receive their medications at 75% -90% off!**



**Easy to navigate online registration and tracking portal for fulfillment of medications.**

**This is a vendor program offered through Shared Health Alliance and is not a need shared by ASH Members.**

## What about low cost medications?

**Prescription Sharing available to fill your low cost medications at the Pharmacy!**

**Research your Medications and Pharmacies with the Member Portal Tool!**

The screenshot displays the 'Drug Pricing' section of the Member Portal. It includes a table with columns for 'Drug Name', 'Pharmacy', 'Plan Cost', and 'Member Cost'. The table lists various medications and their costs across different pharmacy locations. Below the table, there is a section for 'Pharmacy Location' with a list of pharmacies and their addresses. The interface is user-friendly with clear navigation buttons and a search bar.

**LEVEL 1**  
**\$10**  
for a  
**30 DAY SUPPLY**

**LEVEL 2**  
**\$20<sup>min</sup>**  
Or 20% MRA  
for a  
**30 DAY SUPPLY**

**LEVEL 3**  
**40% MRA**  
with 1 fill only  
for a  
**30 DAY SUPPLY**

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# MONTHLY CONTRIBUTION

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## Summit \$500 MRA

	Ages 18-29	Ages 30-39	Ages 40-49	Ages 50-59	Ages 60-64
Member	\$241.00	\$261.00	\$280.00	\$321.00	\$501.00
Member + Spouse	\$380.00	\$420.00	\$460.00	\$540.00	\$900.00
Member + Children	\$370.00	\$408.00	\$447.00	\$523.00	\$865.00
Family	\$539.00	\$597.00	\$655.00	\$772.00	\$1,294.00

## Summit \$1,000 MRA

	Ages 18-29	Ages 30-39	Ages 40-49	Ages 50-59	Ages 60-64
Member	\$219.00	\$240.00	\$246.00	\$281.00	\$443.00
Member + Spouse	\$344.00	\$384.00	\$398.00	\$465.00	\$790.00
Member + Children	\$335.00	\$373.00	\$386.00	\$450.00	\$758.00
Family	\$488.00	\$547.00	\$566.00	\$664.00	\$1,134.00

## Summit \$2,500 MRA

	Ages 18-29	Ages 30-39	Ages 40-49	Ages 50-59	Ages 60-64
Member	\$207.00	\$217.00	\$231.00	\$264.00	\$406.00
Member + Spouse	\$315.00	\$334.00	\$361.00	\$428.00	\$712.00
Member + Children	\$308.00	\$326.00	\$352.00	\$416.00	\$686.00
Family	\$445.00	\$472.00	\$511.00	\$609.00	\$1,020.00

## Summit \$5,000 MRA

	Ages 18-29	Ages 30-39	Ages 40-49	Ages 50-59	Ages 60-64
Member	\$179.00	\$199.00	\$211.00	\$228.00	\$343.00
Member + Spouse	\$259.00	\$298.00	\$322.00	\$355.00	\$584.00
Member + Children	\$255.00	\$293.00	\$315.00	\$347.00	\$564.00
Family	\$364.00	\$420.00	\$455.00	\$504.00	\$835.00

\* Tobacco Usage - Add \$75 per household + limited sharing for specific diseases (see guidelines)

\* Pricing is based on the oldest enrolling member

# HEALTHY ESSENTIALS

## Dental & Vision Sharing Add-on

ASH is not an insurance company, nor does the program represent a 'contract for payment'.

### Monthly Contributions

MEMBER	MEMBER + SPOUSE	MEMBER + CHILDREN	FAMILY
<b>\$48</b>	<b>\$96</b>	<b>\$105</b>	<b>\$156</b>



### Dental

Staying on top of your dental health isn't just about a great smile. It's important for avoiding costly procedures and even preventing certain health issues.

The key to a good patient/dentist relationship is finding one you can trust. That's why our program doesn't limit you to a network of dentists. You can choose any dentist you want.



### Vision

In addition to evaluating your vision, an eye exam can help you detect general health issues well before other signs become apparent. Early detection of issues like diabetes or hypertension means you can more easily manage them before they become bigger problems.

### Dental Sharing Provisions\*

Sharing Provision	Calendar Year Member Responsibility Amount (MRA) (Per Person / Per Family; Applies to Class II, III and IV)	MEMBER RESPONSIBILITY AMOUNT	\$50 / \$150
Sharing Provision	Calendar Year Maximum Sharing Amount (Per Person; Applies to Class I, II and III - Services Combined)	SHARABLE AMOUNT	\$1,250

### Dental Sharing Services and Amounts\*

Class I – Preventive Services	100% shareable - no MRA
Class II – Basic Services (6 month waiting period)	80% shareable - after calendar year MRA
Class III – Major Services (12 month waiting period)	50% shareable - after calendar year MRA
Class IV – Orthodontic Services	Not Shareable

\*Sharing based on Usual and Customary at the 90th percentile of the National Dental Advisory Service (NDAS) guidelines.

### Vision Sharing Services and Amounts\*

\$250 per year maximum sharing amount per member (combined benefit maximum)

Vision Exam  
Lenses  
Frames

Contact Lens  
Contact Lens Fitting  
Lasik Surgery

\*Sharing services facilitated by ASH, please refer to Member Guidelines for sharing limitations and restrictions.



# DISCLAIMER & LEGAL

**Alliance for Shared Health (ASH) is an IRS approved 501(c)3 non-profit health share ministry. ASH facilitates the sharing of member medical needs between members based upon the sharing level at which each member chooses to participate.**

- ASH is not a contract for insurance, but rather a community of people that share a common passion to change health care and change lives.
- ASH members have a global vision and are part of an international health share ministry.
- ASH members become international members of Bible Army International Church, however members maintain the church affiliation and/or membership of their choosing in the United States.
- ASH's predecessor has been sharing in health care needs since 1996.

**Alliance for Shared Health acts as a neutral third party to facilitate the need request payments, and may use vendors, at its discretion, to strengthen and support member benefits.**

## LEGAL NOTICES

The following legal notices are required by state regulation, and are intended to notify individuals that non-profit health sharing entities such as Alliance for Shared Health (ASH) and health care sharing ministry plans are not insurance, and that such entities do not provide any guarantee or promise to pay your medical expenses. ASH's role is to enable self-pay patients to help fellow ministry members through voluntary financial gifts.

### GENERAL LEGAL NOTICE

This organization facilitates the sharing of medical expenses but is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Sharing is available for all eligible medical expenses; however, this program does not guarantee or promise that your medical bills will be paid or assigned to others for payment. Whether anyone chooses to pay your medical bills will be totally voluntary. As such, this program should never be considered as a substitute for an insurance policy. Whether you or your provider receive any payments for medical expenses and whether or not this program continues to operate, you are always liable for any unpaid bills. This health care sharing ministry is not regulated by the State Insurance Departments. You should review this organization's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs.

### STATE SPECIFIC NOTICES

#### Alabama Code Title 22-6A-2

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

#### Alabama Code Title 22-6A-2

Notice: The organization coordinating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive a

payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bill.

#### Arizona Statute 20-122

Notice: the organization facilitating the sharing of medical expenses is not an insurance company and the ministry's guidelines and plan of operation are not an insurance policy. Whether anyone chooses to assist you with your medical bills will be completely voluntary because participants are not compelled by law to contribute toward your medical bills. Therefore, participation in the ministry or a subscription to any of its documents should not be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this ministry continues to operate, you are always personally responsible for the payment of your own medical bills.

#### Arkansas Code 23-60-104.2

Notice: The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor plan of operation is an insurance policy. If anyone chooses to assist you with your medical bills, it will be totally voluntary because participants are not compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you

receive a payment for medical expenses or if this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

#### **Florida Statute 624.1265**

Alliance for Shared Health is not an insurance company, and membership is not offered through an insurance company. Alliance for Shared Health, LLC, is not subject to the regulatory requirements or consumer protections of the Florida Insurance Code.

#### **Georgia Statute 33-1-20**

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

#### **Idaho Statute 41-121**

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#### **Illinois Statute 215-5/4-Class 1-b**

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation constitute or create an insurance policy. Any assistance you receive with your medical bills will be totally voluntary. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Whether or not you receive any payments for medical expenses and whether or not this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

#### **Indiana Code 27-1-2.1**

Notice: The organization facilitating the sharing of medical expenses is not

an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Any assistance you receive with your medical bills will be totally voluntary. Neither the organization nor any other participant can be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Whether or not you receive any payments for medical expenses and whether or not this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

#### **Kentucky Revised Statute 304.1-120 (7)**

Notice: Under Kentucky law, the religious organization facilitating the sharing of medical expenses is not an insurance company, and its guidelines, plan of operation, or any other document of the religious organization do not constitute or create an insurance policy. Participation in the religious organization or a subscription to any of its documents shall not be considered insurance. Any assistance you receive with your medical bills will be totally voluntary. Neither the organization nor any participant shall be compelled by law to contribute toward your medical bills. Whether or not you receive any payments for medical expenses, and whether or not this organization continues to operate, you shall be personally responsible for the payment of your medical bills.

#### **Louisiana Revised Statute Title 22-318,319**

Notice: The ministry facilitating the sharing of medical expenses is not an insurance company. Neither the guidelines nor the plan of operation of the ministry constitutes an insurance policy. Financial assistance for the payment of medical expenses is strictly voluntary. Participation in the ministry or a subscription to any publication issued by the ministry shall not be considered as enrollment in any health insurance plan or as a waiver of your responsibility to pay your medical expenses.

#### **Maine Revised Statute Title 24-A, §704, sub-§3**

Notice: The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

#### **Maryland Article 48, Section 1-202(4)**

Notice: This publication is not issued by an insurance company nor is it offered through an insurance company. It does not guarantee or promise that your medical bills will be published or assigned to others for payment. No other subscriber will be compelled to contribute toward the cost of your medical bills. Therefore, this publication should never be considered a substitute for an insurance policy. This activity is not regulated by the State Insurance Administration, and your liabilities are not covered by the Life and Health Guaranty Fund. Whether or not you receive any payments for medical expenses and whether or not this entity continues to operate, you are always liable for any unpaid bills.

#### **Michigan Section 550.1867**

Notice: Alliance for Shared Health that operates this health care sharing ministry is not an insurance company and the financial assistance provided through the ministry is not insurance and is not provided through an insurance company. Whether any participant in this ministry chooses to assist another participant who has financial or medical needs is totally voluntary. A participant will not be compelled by law to contribute toward the financial or medical needs of another participant. This document is not a contract of insurance or a promise remains personally responsible for the payment of all of his or her medical bills and other obligations incurred in meeting his or her financial needs.

#### **Mississippi Title 83-77-1**

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment of medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

#### **Mississippi Title 83-77-1**

Notice: This publication is not an insurance company nor is it offered through an insurance company. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as no other subscriber or member will be compelled to contribute toward your medical bills. As such, this publication should never be considered to be insurance. Whether you receive any payments for medical expenses and whether or not this publication.

continues to operate, you are always personally responsible for the payment of your own medical bills.

#### **Nebraska Revised Statute Chapter 44-311**

IMPORTANT NOTICE. This organization is not an insurance company, and its product should never be considered insurance. If you join this organization instead of purchasing health insurance, you will be considered uninsured. By the terms of this agreement, whether anyone chooses to assist you with your medical bills as a participant of this organization will be totally voluntary, and neither the organization nor any participant can be compelled by law to contribute toward your medical bills. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills. This organization is not regulated by the Nebraska Department of Insurance. You should review this organization's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs

#### **New Hampshire Section 126-V:1**

IMPORTANT NOTICE This organization is not an insurance company, and its product should never be considered insurance. If you join this organization instead of purchasing health insurance, you will be considered uninsured. By the terms of this agreement, whether anyone chooses to assist you with your medical bills as a participant of this organization will be totally voluntary, and neither the organization nor any participant can be compelled by law to contribute toward your medical bills. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills. This organization is not regulated by the New Hampshire Insurance Department. You should review this organization's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs.

#### **North Carolina Statute 58-49-1**

Notice: The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor its plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be voluntary. No other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally liable for the payment of your own medical bills.

#### **Oklahoma**

Especially for Oklahoma Residents: This is not an insurance policy. It is a voluntary program that is neither approved, endorsed, or regulated by the Oklahoma Department of Insurance and the program is not guaranteed under the Oklahoma Life and Health Insurance Guaranty Association.

#### **Pennsylvania 40 Penn. Statute Section 23(b)**

Notice: This publication is not an insurance company nor is it offered through an insurance company. This publication does not guarantee or promise that your medical bills will be published or assigned to others for payment. Whether anyone chooses to pay your medical bills will be totally voluntary. As such, this publication should never be considered a substitute for insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always liable for any unpaid bills.

#### **South Dakota Statute Title 58-1-3.3**

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payments for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

#### **Texas Code Title 8, K, 1681.001**

Notice: This health care sharing ministry facilitates the sharing of medical expenses and is not an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the ministry or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this ministry continues to operate, you are always personally responsible for the payment of your own medical bills. Complaints concerning this health care sharing ministry may be reported to the office of the Texas attorney general.

#### **Utah Statute Title 31A-1-103(3)(c), as last amended by Laws of Utah, Chapter 274.**

The title of insurance code does not apply to health benefits provided by a health care sharing organization if the organization is described as a 501(c)(3).

#### **Virginia Code 38.2-6300-6301**

Notice: This publication is not insurance, and is not offered through an insurance company. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as no other member will be compelled by law to contribute toward your medical bills. As such, this publication should never be considered to be insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always personally responsible for the payment of your own medical bills.

#### **Washington RCW 48.43.009**

Health care sharing ministries are not health carriers as defined in RCW 48.43.005 or insurers as defined in RCW 48.01.050. For purposes of this section, "health care sharing ministry" has the same meaning as in 26 U.S.C. Sec 5000A.

#### **Wisconsin Statute 600.01 (1) (b) (9)**

ATTENTION: This publication is not issued by an insurance company, nor is it offered through an insurance company. This publication does not guarantee or promise that your medical bills will be published or assigned to others for payment. Whether anyone chooses to pay your medical bills is entirely voluntary. This publication should never be considered a substitute for an insurance policy. Whether or not you receive any payments for medical expenses, and whether or not this publication continues to operate, you are responsible for the payment of your own medical bills.

#### **Wyoming 26.1.104(a)(v)(c)**

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Any assistance with your medical bills is completely voluntary. No other participant is compelled by law or otherwise to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents shall not be considered to be health insurance and is not subject to the regulatory requirements or consumer protections of the Wyoming insurance code. You are personally responsible for payments of your medical bills regardless of any financial sharing you may receive for the organization for medical expenses. You are also responsible for payment of your medical bills if the organization ceases to exist or ceases to facilitate the sharing of medical expenses.