

Member Guideline Changes

Full Version Effective January 2025

Zion HealthShare Members,

This correspondence highlights the full changes to the Member Guidelines that will be implemented and take effect on January 1, 2025. The full PDF will be made available on December 1, 2024.

Important Reminder: The Member Guidelines that go into effect January 1, 2025, will only be applicable to sharing requests that are submitted on or after that date. If a sharing request was submitted prior to January 1, 2025, the sharing request will be reviewed for sharing eligibility according to the Member Guidelines in effect at that time.

Should you have any questions please contact Member Care at 888-920-9466 or member@zionhealthshare.org.

CURRENT GUIDELINE CHANGES

INDIVIDUAL MEMBERSHIP ELIGIBILITY

Individual membership eligibility is primarily based on:

1. Adherence to the Zion HealthShare Principles of Membership.
2. Participation in the community by submitting monthly contributions.
3. Under the age of 65.
4. Residency in the United States or Puerto Rico.

RESIDENCY STATEMENT

Zion HealthShare members must reside within, and be a resident of, the United States or Puerto Rico to participate in and contribute to medical cost sharing. Members who choose to move outside of the United States or Puerto Rico for missions, military, serving abroad, or the like, can maintain their membership with the following requirements:

- Regular monthly contributions,
- Member(s) must retain a physical address in the United States or Puerto Rico, and
- Cost sharing for medical care outside of the United States or Puerto Rico will follow the [International Medical Treatment](#) guidelines. That is, only acute and sudden onset medical expenses will be considered for sharing. Preventive, scheduled, or the like will not be considered for sharing.

AGING OUT AT 65

Medical incidents, services, and medical expenses that occur thirty (30) days prior to the members age-out at sixty-five (65), will have up to thirty (30) days after their membership end date to submit a sharing request. All other time limits will remain in effect including:

- Itemized bills and statements must be submitted within six (6) months of the date of service, and
- The IUA must be paid within six (6) months of the date of service, or they become ineligible for sharing.

END OF LIFE ASSISTANCE

If a member, or someone in the member's household membership, dies after one year of uninterrupted membership, the Zion HealthShare community may provide financial assistance after receiving a copy of the death certificate. The surviving family may receive \$10,000 per deceased household member.

The surviving family must notify Zion HealthShare of the member's passing within 60 days and provide the death certificate. The individual membership can be canceled and does not need to stay active to receive the End of Life Assistance or remaining sharing. Any remaining eligible medical expenses must be submitted to Zion HealthShare within 90 days of the death for review of sharing. Expenses submitted after 90 days will not be eligible for sharing.

INSURANCE, GROUP PLAN, GOVERNMENT

ASSISTANCE PLANS, OR LEGAL REPRESENTATION

If you have other insurance, a group plan, or government assistance, or the like, those will be responsible for covering your medical expenses first. The Zion HealthShare community will only step in to share any remaining eligible medical expenses.

If you've hired a lawyer to handle medical expenses related to a specific need or because of issues with medical services, Zion HealthShare will wait to see the outcome of your case before deciding if the community can share any leftover eligible medical expenses.

It's important to let us know if you have any other coverage, including through a spouse, family member, employer, or government program. If you don't disclose this information, your expenses may not be eligible for sharing.

DEFINITION OF A PRE-MEMBERSHIP CONDITION

A pre-membership medical condition is anything for which a member has

- been examined,
- been diagnosed,
- taken medication,
- had symptoms,
- a personal history of or known increased risk of conditions that may arise or worsen in pregnancy, or
- received medical treatment

within the 24 months prior to their membership start date. Sharing requests related to pre-membership medical conditions are only eligible for sharing without the phase-in period if the condition was regarded as cured, did not require treatment or present symptoms for 24 months prior to the membership start date.

MATERNITY – GENERAL

The maternity sharing request must be submitted no later than six (6) months from the initial date of service confirming pregnancy. Sharing requests submitted after that date will be considered ineligible for sharing.

THERAPEUTIC TREATMENTS

When prescribed and performed by a licensed medical professional for a specific illness, injury, or disease to the musculoskeletal, and related to an eligible sharing request, expenses for therapeutic treatments are shareable up to either a maximum shareable amount of \$7,500, or a maximum total of 35 treatments, per medical need. Once either the maximum shareable amount, or maximum total of 35 treatments has been exceeded, therapeutic treatments related to the medical need are no longer eligible for sharing.

Therapeutic services include, but are not limited to:

- Alternative and/or integrative therapies such as acupuncture, craniosacral therapy, dry needling, ozone treatments, prolotherapy, and alternative infusion therapies.
- Chiropractic treatments and services provided by licensed chiropractors.
- Massage therapy and services provided by licensed massage therapists.
- Physical therapy and services performed by licensed physical therapists.

When alternative or integrative medical practices are chosen by the member, sharing in the same medical need may be limited if the member decides to return to traditional care methods.

WEIGHT REDUCTION

Expenses related to weight reduction are considered pre-membership medical conditions and are subject to the sharing phase-in period. Expenses are considered eligible for sharing if prescribed by a licensed medical provider and approved by Zion HealthShare, up to \$3,000 per sharing request.

DENTAL

Dental services, such as caps, crowns, root canals, fillings, wisdom tooth extraction, anesthesia, sedation, and cleanings are not shareable. Expenses related to devices including, but not limited to splints, bite guards, and expanders are ineligible for sharing.

Tooth damage caused by an accident or injury (e.g., car accident) and in relation to an eligible sharing request may be considered for sharing.

NEW GUIDELINES

SUBSCRIPTIONS

Expenses related to subscriptions for Direct Primary Care's (DPC), gym memberships, chiropractor memberships, or anything similar are ineligible for sharing.

MATERNITY – ELIGIBLE FOR SHARING

- Nitrous Oxide: Must use FDA approved devices, cannot be combined with or also receive an epidural, and a sharing limit of \$400.
- Immunizations must be ordered by a licensed practitioner and is subject to the CDC Pricing List:
 - RSV: One dose ordered as part of routine prenatal care for women in their third trimester during the months of September through January.
 - Tdap: Ordered for women between 27 and 36 weeks, only.

DEFINED TERMS

CONTINUOUS MEMBERSHIP

The uninterrupted period of time when a household or individual has been an active member of the medical cost sharing community, by which sharing limitations requiring phase-in or waiting periods are determined. A membership may remain continuous as long as uninterrupted monthly contributions are received. These changes may include changes to your membership, a change in membership type, or a reinstatement after withdrawal as long as it is within thirty (30) days.

ELIGIBLE FOR SHARING

Medical expenses are considered eligible for sharing within the medical cost-sharing community if they adhere to the Member Guidelines and Principles of Membership and receive a final determination indicating eligibility of sharing. These eligible expenses are also known as "shareable."

MEDICAL NEED

The reason for which a member submits a sharing request. This includes, but is not limited to, preventive visits, maternity, an accident, or a serious medical incident. A medical need may be related to one contributing incident (i.e. car accident) or separated based on medical evidence indicating no relation (see Basal & Squamous Cell Cancer guideline) and determined by our Determination Adjudicators.