

Program Comparison

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



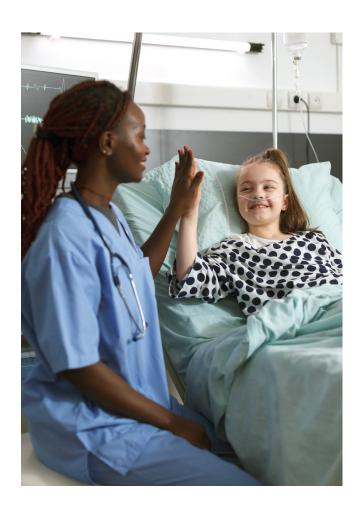
	Program Options				
Share Amounts & Fees	\$2,500	\$5,000	\$7,500	\$10,000	Impact for Seniors
Primary Responsibility Amount (PRA)	\$2,500	\$5,000	\$7,500	\$10,000	\$1,000 (Only for adults 65+)
Co-Share (annnual max is \$5,000)	10%	10%	10%	10%	_
Maximum Annual Responsibility (Does not include Provider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

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	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

^{*} In situations where the provider refuses to send a bill, the member is responsible to provide documentation. See Guidelines for complete details.