



At a Glance

LEARN MORE

Be ready to apply when applications begin Nov. 1, 2019.

ImpactHealthSharing.com
1-855-378-6777

Healthcare
that Works
Better and
Feels Better



Eligibility

- Impact accepts all applicants regardless of race, religion, color or creed. We believe that it is both true and self-evident that all men are created equal and in the likeness of God.
- Impact does not decline applicants based on their health. However, mothers who are pregnant at time of application are NOT accepted and must wait until after delivery to apply.
- Applicants who have used tobacco or have vaped in the last 12 months are not eligible for membership. Exceptions may be made for a celebratory cigar.

Application and Membership Fees

Application Fee is \$25 for Team National (TN) members.

Personal Responsibility Amount (Annual amount you pay)

There are five options to choose from for your Personal Responsibility Amount. This is the amount that you are responsible for prior to any medical bills being shared. \$1,000, \$2500, \$5000, \$7500, \$10,000. **Note: \$1,000 is available only to applicants 65 and over.**

Monthly Price for My Family

Go to www.impacthealthsharing.com/pricing to see your pricing options.

Per Incident Responsibility

Impact was designed with no “per incident” amount. **Note: You are responsible for your co-pays.**

CO-PAYS

TELEHEALTH CO-PAY

\$0

PRIMARY CARE VISIT CO-PAY

\$50

TELETHERAPY CO-PAY

\$75

SPECIALTY CARE VISIT CO-PAY

\$75

URGENT CARE VISIT CO-PAY

\$75

EMERGENCY ROOM VISIT CO-PAY

\$150

CO-SHARE

10%

Limited to \$5,000 per household annually

Annual Max

\$500,000 per member.

Lifetime Max

None

Per Incident Max

None, except for maternity and motorcycle accidents.*

Prescription Discounts

Impact has an industry-leading approach to prescriptions. We have partnered with an organization that brings you significant prescription discounts. Additionally, prescription medication expenses may be credited toward the PRA if they are not considered treatment for chronic conditions that were pre-existing when the member joined Impact. See Guidelines Section III D. for more details.

Wellness/ Preventative

Impact has followed the American Cancer Society's recommendations for wellness/screening tests. See Guidelines for the exact details.

Maternity

Maternity is eligible for sharing after the mother has been a member for 12 months. Maternity is shared up to \$150,000 for any single pregnancy event.

Network

Impact Health Sharing has not contracted with a network of providers, which gives you the freedom of choosing any doctor or hospital as long as they meet the Guidelines requirements in Section III. B, Approved Treatment.

Negotiated Rates

Impact wants to make your membership the best experience it can for you. Because of this, you are not required to negotiate your own medical bills, Impact takes care of this for you.

Pre-Notification

Members or Providers are required to pre-notify Impact for some treatments to be eligible for sharing. Please see the Guidelines for a complete list. Pre-notification enables Impact to inform the member with provider options and potential incentives available.

Bill Pay

Our goal is to make managing your healthcare simple and convenient. Your providers will send your medical bills directly to Impact Health Sharing and payment will be remitted directly to the provider.

Telehealth

Sit in the comfort of your own home while getting the medical care you need. Telehealth is available at no additional cost to you, including no co-pays or consultation fees.

Adoption Assistance

We care about families and want to encourage adoption. If you have been a member for 12 months, you are eligible for adoption assistance. See Guidelines Section III. D. for more details.

No Open Enrollment

Impact is available year round. There is no "Open Enrollment" period limiting when you can join and no qualifying events needed. We are here when you need us!

Pre-Existing Conditions (Pre-X)

Yes, we share in pre-existing conditions with restrictions. A Pre-Existing Medical Condition is eligible for sharing after the condition has gone 36 consecutive months without treatment or symptoms. See Guidelines Section III. D. for more details.

Mental Health

Yes, mental health is eligible for sharing with limits, and teletherapy options are available. See Guidelines Section III. D. for more details.



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*Note: \$150K for maternity, \$100K for motorcycle accidents