



Program Comparison

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



Share Amounts & Fees	Program Options				
	\$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 (annual 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

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Sharing Limits & Restrictions

	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

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)

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

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

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