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|  | Previous Version | Changes Effective 2023 |
| I. B. |  | Added for clarity: All Eligible Medical Bills are subject to the annual PRA and co-share except the annual/well office visit and lab allowance as detailed in section III. D |
| III. A. | There is no lifetime limit on sharing PRA Adoption | There is no lifetime limit on sharing except as noted herein (see Section III. C.) |
| III. D. |  | Added for clarity: Limited Sharing is subject to the PRA and co-share. |
|  |  | Added for clarity: Bills eligible for sharing are subject to the Member’s PRA and co-share. |
| III. D. 3. | Wellness Visits/Screening tests are eligible for sharing as follows:  • One annual/well visit for members 6 years and older per membership year. Includes $150 allowance for the following routine labs as ordered by provider during the annual/well visit. | Wellness Visits and Diagnostic tests are eligible  for sharing as follows: (Both the annual/well office visit and $150 lab allowance are 100% sharable and not subject to the PRA or co-share.)  • One annual/well office visit for members 6 years and older per membership year, and includes $150 allowance to be used towards any of the labs listed below. |
|  | Members under the age of 6 receive one annual visit. Additional visits will follow routine well child guidelines. • Infants and Children: Sharing for routine well child care is eligible until the child reaches the age of six. Well-child care is defined as recommended routine check-ups and associated lab work, excluding vaccinations and/or immunizations. | Members under the age of 6 receive one annual  visit. Additional visits will follow routine  well child guidelines as dictated by the American  Academy of Pediatrics. These additional visits  are subjected to PRA and co-share. Well-child care is defined as recommended  routine check-ups and associated lab work,  excluding vaccinations and/or immunizations. |
| III. D. 4. |  | Added for clarity: Preventive Screening. Preventive screening as outlined below is subject to PRA and co-share |
| III. D. 5. | Virtual Mental Health is considered a Specialist for provider fee purposes. | Virtual Mental Health is considered a Specialist for provider fee purposes and subject to the PRA and co-share. |
|  | Outpatient Mental Health providers are considered Specialist for provider fee purposes. | Outpatient Mental Health providers are considered Specialists for provider fee purposes and subject to the PRA and co-share. |
| III. D. 6. | Therapy is limited to 50 visits per member per membership year regardless of type of therapy, provided it is included in the list below: | Outpatient therapy is limited to 50 visits per member per membership year regardless of the type of outpatient therapy, provided it is included in the list below and subject to PRA and co-share. |
| III. D. 7. | DME related to an eligible need is eligible for sharing for up to $500 per member per membership year toward the rental or purchase. | DME related to an eligible need is eligible for sharing for up to $500 per member per membership year toward the rental or purchase once the PRA has been met. DME expenses are also subjected to PRA and co-share. |
| III. D. 8. | Prostheses are eligible for sharing, up to two max per lifetime for the same condition. | Prostheses are eligible for sharing, up to two max per lifetime for the same condition once PRA is met, is also subject to co-share. \*Limited Sharing is subject to the PRA and co-share." |
| III. D. 9. | Treatment related to motorcycle accidents is limited to $100,000 per incident. | Treatment related to motorcycle accidents is limited to $100,000 per incident once the PRA has been met, subject to co-share. |
| III. D. 11. | Care for members 65 and older: Eligible medical bills for members 65 or older are eligible for sharing with no co-share amount provided the member has Medicare Parts A & B. Sharing is secondary to Medicare and is based on the difference between the Medicare-allowable charges and the actual amounts paid by Medicare. The member must submit a copy of the Medicare Explanation of Benefits and the CMS 1500, or UB and IB form. | Sharing for Seniors  Adults over the age of 65 with Medicare Parts A  and B. Eligible medical bills for members 65 or  older are eligible for sharing with no co-share amount. Sharing is secondary to Medicare and is  based on the difference between the Medicare allowable charges and the actual amounts paid  by Medicare. The member must submit a copy of  the Medicare Explanation of Benefits, in order for  Impact to process bills.  The Pre-Existing Medical Condition limitations do  not apply to members 65 years old and older.  Members 65 and older must have Medicare Part D  for prescription costs to be eligible for sharing.  All sharing will be secondary to Medicare.  Not eligible for sharing:  • Treatment for members age 65 or older that is  not Medicare-eligible.  • Treatment for members age 65 or older that are  not enrolled in Medicare.  The tobacco assessment does not apply to Seniors, but BMI assessment does. |
| III. D. 13. | A visit is limited to a maximum block of 4 hours. | A visit is limited to a maximum block of 4 hours and subject to the PRA and co-share. |
| III. D. 14. | Hospice care services are eligible for sharing  when prescribed by a physician and is subject to a lifetime limit of $15,000 per member. | Hospice care services are eligible for sharing  when prescribed by a physician and is subject to  a lifetime limit of $15,000 per member once PRA  has been met and subject to co-share. |
| III. D. 15. |  | Added for clarity: Sharing Outside the United States  Diagnosis and treatment must be performed  in the U.S. to be eligible for sharing, except in  emergencies. |
| III. E. |  | • Inpatient rehab  • Inpatient drug/alcohol rehabilitation  • Inpatient mental health services  • Nutrition services |
| III. E. | Pre-Existing Medical Conditions are conditions in which signs, symptoms, testing, 15 diagnosis, treatment, or use of medication occurred within 36 months prior to membership (based on medical records).  A Pre-Existing Medical Condition is eligible for sharing after the condition has gone 36 consecutive months without signs, symptoms, testing, diagnosis, treatment, or medication (based on medical records).  If you have been diagnosed with cancer that is in complete remission, and you are only undergoing testing for surveillance purposes, then bills related to those services will not be eligible for sharing for the first 36 months of membership.  If after 36 months you are without signs, symptoms, testing, diagnosis, or treatment (medication), medical expenses related to that cancer diagnosis will be eligible for sharing.  High blood pressure or high cholesterol that is controlled through medication will not be considered a Pre-Existing Medical Condition for purposes of determining eligibility for future vascular or cardiac events.  The Pre-Existing Medical Condition limitations do not apply to members 65 years old and older. | Pre-Existing Medical Conditions are  conditions in which known signs, symptoms,  testing, diagnosis, treatment, or use of  medication occurred within 36 months prior  to membership (based on medical records).  A known sign is any abnormality indicative of  disease, discovered on examination/diagnostic  testing before joining membership.  A symptom is any subjective evidence of  disease. In contrast, a sign is objective.  A Pre-Existing Medical Condition is eligible  for sharing after the condition has gone 36  consecutive months without known signs,  symptoms, testing, diagnosis, treatment, or  medication (based on medical records).  If you have been diagnosed with cancer that  is in complete remission, and you are only  undergoing testing for surveillance purposes,  then bills related to those services will not be  eligible for sharing for the first 36 months of  membership.  If after 36 months you are without signs,  symptoms, testing (other than surveillance  testing), diagnosis, or treatment (medication),  medical expenses related to that cancer  diagnosis will be eligible for sharing.  High blood pressure or high cholesterol that  is controlled through medication will not be  considered a Pre-Existing Medical Condition  for purposes of determining eligibility for  future vascular or cardiac events.  The Pre-Existing Medical Condition limitations  do not apply to members 65 years old and older. |
| Glossary | Illegal Drugs – Drugs which are classified as Schedule 1 in Title 21 United States Code Controlled Substances Act. | Any “controlled substance” or “dangerous drug” which has not been legally prescribed and/or dispensed, or the use of a prescription drug which is not in accordance with the manner in which it was prescribed. |