





Decision Guide

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

	Option 1 	Option 2	Option 3
QUALIFICATIONS FOR MEMBERSHIP			
Religious/Faith Requirements	None		
Health Requirements	None		
Shared Beliefs & Ethics	YES		
Tobacco/Vaping Use	Allowed with fee		
Current Pregnancy	Permitted to join although current Maternity would not be shared		
ELIGIBLE MEDICAL EXPENSES			
Hospitalization	YES		
Medical Treatments	YES		
Medical Procedures	YES		
Doctor Visits	YES		
Maternity	YES		
Wellness/Preventative	YES		
Mental Health	YES		
Pre-Existing Conditions (Pre-X)	YES with restrictions		
ADDITIONAL SERVICES, VALUES & FEATURES			
RX Discounts & Pricing	Wholesale Direct		
Telehealth	YES		
Income Opportunities	YES		
SHARING PROCESS			
Monthly Share Payment	Electronic		
Visit Any Medical Provider	YES (Unlimited)		
Medical Bill Submission	Provider Submits (not Member)		
Medical Discounts & Repricing	Impact Manages (not Member)		
Provider Payments	Impact Manages (not Member)		

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SHARING LIMITS & RESTRICTIONS			
			
Lifetime Maximum	NONE		
Event Maximum	NONE		
Annual Maximum	\$500,000 (per member)		
Maternity Maximum	\$150,000 (per delivery)		
Motorcycle Accidents	\$100,000		
Mental Health	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.		
Pre-X Limits	Must be signs, symptoms, testing, diagnosis, or treatment (including medication) free for 36 consecutive months prior to membership		
SHARE AMOUNTS & FEES			
Annual Membership Fee	\$0		
One-Time Application Fee	\$79		
Annual Primary Responsibility	YES (per household, not per member)		
Primary Responsibility Choices	\$1,000 (65 years and older only) \$2,500, \$5,000, \$7,500, \$10,000		
Co-Share Amount	10%		
CREDIBILITY AND TRANSPARENCY			
Full Sharing Transparency	YES		
Distributed Reserves in Member-Owned Accounts	YES		
Voluntary Sharing	YES		
Transparent Member-to-Member Sharing	YES		
Majority of Contributions Directly Benefit Members	YES		
Independent Annual Audit	YES		
Independent Board of Directors	YES		

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