



SHARERIGHT
A PROGRAM OF IHS

At a
Glance

APPLY TODAY

Healthcare that
Works Better and
Feels Better

Eligibility

- ShareRight 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.
- ShareRight does not decline applicants based on their health.

Application and Membership Fees

Application Fee is \$75.

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

Pricing starts as low as \$73 for individuals and \$378 for families.
Most members save 30-50% over health insurance.

Provider Fees

TELEHEALTH
\$0

PRIMARY CARE VISIT
\$50

TELE THERAPY
\$75

SPECIALTY CARE VISIT
\$75

URGENT CARE VISIT
\$75

OUTPATIENT SERVICES
\$75

EMERGENCY ROOM VISIT
\$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

ShareRight 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 ShareRight. See Guidelines Section I. C. for more details.

Wellness/Preventative

One annual/well visit per membership year. Includes \$150 allowance for routine labs.

ShareRight 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

ShareRight 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 II. C., Approved Treatment.

Pre-Notification

Members or providers are required to pre-notify ShareRight 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.

No Open Enrollment

ShareRight 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)

No, we do not share in pre-existing conditions. Pre-Existing Medical Conditions are conditions in which treatment, symptoms or diagnosis occurred within 36 months prior to membership.

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.

Mental Health

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

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