



When You Need Care



Choose your provider

STEP 1

No network limitations. Just see your preferred provider.



Show your member card

STEP 2

At every appointment, show your member card with Impact's billing information. If the provider isn't familiar with Impact or asks you to self-pay, don't worry. Both situations occur, and neither prevents using your Impact membership or seeing your chosen provider.



Pay your Provider Fee

STEP 3

When you visit your doctor, you'll pay your provider fee directly to them, keeping the process simple and clear.

Did you consider telehealth?

Sit in the comfort of your own home while getting the medical care you need. On-demand Telehealth is available at no additional cost to you, including no provider fees or consultation fees. Just log-in at ImpactHealthSharing.com to access MDLive or call 855-800-4077.

After Your Visit:

Steps to Sharing

When you get medical care with Impact Health Sharing, your doctor may bill Impact directly or ask you to self-pay.

Whether you submit your bills for sharing directly to Impact or your provider submits them to us, you are still saving with Impact and seeing the provider you choose.

Option A: DIRECT ELECTRONIC BILLING

Some doctors bill Impact directly. They handle the billing, and Impact coordinates the healthcare costs with them. Your bills must be eligible for sharing, and your PRA must be met before any costs can be shared. The exception here is your annual physical and a \$150 lab allowance, which are shared fully, even if you haven't met your PRA.

Option B: SELF-PAY

If your healthcare provider requests payment in advance, proceed with the payment and then submit your receipt and bill to Impact using the Medical Expense Form. When you pay cash, ensure you obtain a HCFA, UB, or at the very least, an itemized bill. Don't forget to ask for a 'cash pay' discount or 'self-pay' discount, as these can significantly reduce your out-of-pocket expenses.

Eligible medical bills will either be applied towards your Personal Responsibility Amount (PRA) and co-share or, if your PRA has already been met, they will be published for sharing and subsequently reimbursed.

If these costs are from your annual physical or \$150 lab allowance, you will be reimbursed once the bill is processed. No need to meet your PRA first.

When Bills are Submitted for Sharing

To check the status of your medical bill(s):

1. **Log in** to ImpactHealthSharing.com
2. Navigate to the **My Medical Bills** tab
3. You'll find two sections: **Bills in Process** and **Bills Completed** for easy tracking

If you prefer, you can also call 855-378-6777 to speak directly with a Member Services representative.

The Four P's of your Impact Membership

1. Prescriptions

Your Impact Membership includes access to wholesale prescription prices. This is just another way that Impact is working to save you money. Before you fill a prescription, go to the Member Center and check the price. Prices can vary for the same medication from one Pharmacy to another. This tool enables you to choose the pharmacy with the best price based upon your location. Remember, you must use a listed pharmacy for your prescription to be applied to your PRA or considered for sharing.

2. Understanding your Primary Responsibility Amount

Do I Pay my PRA upfront?

Yes and no...The PRA is the annual amount a household is responsible for before medical bills will be approved for sharing. So yes, the PRA has to be paid in advance of sharing but depending on the bills incurred, you may not owe it all at one time.

What is the co-share?

A co-share is the percentage of an eligible medical bill paid by the member after the Primary Responsibility Amount (PRA) has been met. As an Impact member, after your PRA has been met, you pay 10% of all eligible medical bills. The remaining 90% is published for sharing to the Impact membership. There is a co-share limit of \$5,000 per year per household annually.

3. Pre-eligibility

Understanding when you need to request a pre-eligibility review

Pre-eligibility is required for any of the following treatments to be eligible for sharing:

- Cancer Treatment
- Elective Cardiac Procedures

- Non-emergency inpatient/outpatient surgery
- Organ/Tissue Transplant Services
- Maternity
- Imaging: MRIs and Nuclear Imaging (i.e. PET scans)

3-5 business day notice required, expedited review on a case-by-case basis. Medical records are required to determine pre-eligibility and failure to provide requested records for review will result in the bill being ineligible for sharing.

Providers may request pre-eligibility by calling (855) 378-6777 or online, ImpactHealthSharing.org/providers.

4. Understanding Preventive vs Wellness Care

Preventive Screening

Preventive screening as outlined below is subject to PRA and co-share before bills will be shared for the following:

- Women: Pap test and Mammogram
- Men: PSA test
- All: Colonoscopy

Impact follows the American Cancer Society's recommendations when it comes to sharing in Preventive Care.

Wellness Visits

One wellness visit is eligible for sharing for members 6 years and older per membership year. This includes a \$150 allowance for some routine labs as ordered by the provider during that visit.

Experience the benefits of Impact's Exclusive Lab Savings Program. This partnership offers significant discounts on top-tier lab services, merging quality with affordability.