



When You Need Care



Choose your provider

STEP 1

No network limitations. Just see your preferred provider.



Show your member card

STEP 2

Present your Medicare card and your Impact member card and ask the provider to bill Impact second to Medicare using the information on the back of your member card.

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](https://www.impacthealthsharing.com) to access MDLive or call 855-800-4077.

After Your Visit:

Steps to Sharing

When Bills are Submitted for Sharing

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

1. **Log in** to [ImpactHealthSharing.com](https://www.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.

How Your Bills are Processed

As you know, original Medicare (Parts A and B) only covers a portion of medical expenses leaving you to pay the remaining costs. After you have paid your PRA, Impact members will share the portion of your eligible medical bills that Medicare allows but does not pay completely.

What's next? Create an Online Medicare Account at [medicare.gov](https://www.medicare.gov). On [medicare.gov](https://www.medicare.gov) download your Explanation of Benefits (EOB). The EOB will show: All your Part A and B covered services or supplies billed to Medicare during that period, what Medicare paid, and the maximum amount you may owe the provider. Print your EOBs monthly then upload them to Impact using the medical expense tool.

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The 6 P's of your Impact Membership

1. Primary Responsibility Amount (PRA)

Do I Pay my PRA upfront?

Yes and No...The PRA is the annual amount you are 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 about my co-share?

Seniors do not have a co-share amount. They are simply responsible for the \$1000 PRA with sharing secondary to Medicare.

2. Prescriptions

For members on our Senior program, prescription fees do not apply as there are no co-pays. Once you've met your PRA of \$1,000, we share the remaining costs, with no limit, as we share secondary to Medicare. Please note, you must have Medicare Part D for prescriptions to be eligible for sharing.

Prescription medications must be purchased using the member ID card.

Members pay 100% of the (discounted) prescription amount at the pharmacy.

Members must submit their Part D EOB (Explanation of Benefits) to Impact. Medicare will mail your Part D EOB monthly.

3. Pre-eligibility Review

Pre-eligibility is not required for Impact for Senior Members.

4. Preventive & Wellness Care

Preventive Screening

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

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

5. Provider Fees

Impact for Seniors simplifies the healthcare experience.

- No Provider fees
- No Co-share
- No Pre-existing limitations

Simply pay your Primary Responsibility Amount (PRA) of \$1000 and Impact members will share the portion of your Eligible Medical Bills that Medicare allows but does not pay completely. With sharing secondary to Medicare, this program is an incredible option for seniors.

6. Pre-existing Conditions

Impact for Seniors revolutionizes the healthcare journey.

No limits on pre-existing conditions.

Pay \$1000 for your Primary Responsibility Amount (PRA) and Impact members will share your Eligible Medical Bills not covered by Medicare. This program is an incredible option for seniors, with sharing secondary to Medicare.