

Health Sharing FAQ'S

WHAT ABOUT PRE-EXISTING CONDITIONS? A pre-existing condition is any condition at the time of enrollment that has evidenced symptoms, or received treatment or medication in the past 24 months. We share in pre-existing conditions according to the following schedule:

- First year of membership Not eligible for sharing
- Second year of membership Up to \$25,000 is eligible
- Third year of membership Up to \$50,000 is eligible
- Fourth year of continuous membership, the condition is no longer considered pre-existing

HOW DO I USE THIS PROGRAM?

How to talk to your provider?

- Say I belong to a HealthShare that is recognized underneath the ACA(Obamacare) as a legal form of Health Care. My Health Share card tells you how to submit bills and how you are getting paid just like regular ins. You can call the number on my ID card.
- You can also have Provider Relations call the billing dept for you ahead of time. **Call 855.585.4237 Option 2, Option #4** and ask to speak to Provider relations
- **OR Email providerrelations@libertyhealthshare.org and ask them to call the provider on your behalf.**

What if they say no?

Tell them to bill you, then you will submit the bill to the your HealthShare. **Email address is sreder@libertyhealthshare.org**

What if they still say no?

Pay the bill and submit it right away to Liberty. **sreder@libertyhealthshare.org**

Do I HAVE A DEDUCTIBLE PR CO-PAY? Your HealthShare does not have deductibles or co-pays since we are a medical cost sharing ministry. However, with each medical expense you submit for sharing, there is an annual first dollar amount that members have agreed to not share together. We call it our Annual Unshared Amount = AUA. The Annual Unshared Amount accumulates throughout your membership year, and is \$500 for single, \$1000 for a couple, and \$1500 for a family.

CAN I ENROLL OR DROP OUT AT ANY TIME? YES! Health sharing ministries are not regulated and therefore do not have to abide by the annual open enrollment rules.

How many members are there? April 2016 Close to 55,000 members and growing fast!