





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	Not Allowed		
Current Pregnancy	Not Allowed		
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	FREE		
Adoption Assistance	YES		
Special Discounts & Offers	Team National Members		
Income Opportunities	YES		
SHARING PROCESS			
Monthly Share Payment	Electronic		
Full Sharing Transparency	YES		
Pre-Authorization Requirements	NONE		
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	5 Visits (annually)		
Preventive/Wellness	YES (per schedule)		
Pre-X Limits	Must be treatment and symptom free for 36 consecutive months prior to membership		
SHARE AMOUNTS & FEES			
Annual Membership Fee	\$0		
One-Time Application Fee	\$25 (Team National [TN] Members), \$75 (Non-TN Members)		
Share Prices & Flexibility	Over 500 Share Amounts		
Annual Deductible	YES (per household, not per member)		
Deductible Choices	\$1,000 (65 years and older only) \$2,500, \$5,000, \$7,500, \$10,000		
Co-Share Amount	10%		
Provider Fees	\$0/\$50/\$75/\$75/\$150 (Telemedicine/Doctors/Specialists/Urgent Care/ER)		