

Frequently Asked Questions



What Is Zion Health About?

Zion Health believes that its Members, in concert with the medical providers of their choosing, have a natural incentive to do what is best for themselves and their families, as well as the primary responsibility for making their own health care decisions. When Members have financial needs due to illness that are greater than they can individually bear, the goal of the Zion Health community, in a corporate sense, is to assist Members in carrying one another's burdens. The method by which Zion Health seeks to facilitate the sharing Members' medical costs is to teach and apply these principles as an integral part of its sharing philosophy.

What Kind Of Company Is Zion Health?

Zion Health is a Utah nonprofit corporation with administrative offices in St. George, Utah. Zion Health is not an insurance company. Zion Health provides the framework and administrative support for a health care cost sharing membership program.

Isn't Zion Health Really Just Another Health Insurance Company?

No. Insurance arrangements are a contract whereby one party agrees to be legally responsible for and accept another party's risk of loss in exchange for a payment—a premium. Health Care Sharing is an arrangement whereby Members agree to share medical expenses through an act of voluntary giving. Zion Health is not licensed or registered by any insurance board or department. Zion Health does not assess applicants' health risks, because neither Zion Health nor its Members are assuming financial liability for any other Member's risk. Unlike insurance, the focus of Zion Health's Health Care Sharing program is to provide an avenue for Members to help each other bear their immediate health care expenses.

What's The Advantage Of Zion Health Not Being A Health Insurance Company?

When health care costs are paid by someone other than the person receiving care, as is typically the case when an insurance company or government entity agrees to cover such costs, the healthcare model can be undermined. Zion Health believes many of the current problems with the health care system are the direct result of restricting personal freedom and responsibility through dependence on third-party payors. Zion Health is designed to allow Members to help one another while maintaining freedom of choice and personal responsibility.

Is This Legal?

As a nonprofit corporation, Zion Health is required to abide by certain state and federal regulations. The health sharing program administered by Zion Health may be legally operated in all fifty (50) states.

How Are Members Of Zion Health Affected By The Federal Health Care Law (Including The Affordable Care Act)?

Beginning in 2019, individuals will no longer be required to obtain minimum health insurance coverage pursuant to the "individual mandate" under the Affordable Care Act and will not be penalized for failing to purchase traditional health insurance.

How Does Zion Health Handle Medical Claims?

Because there is no “transfer of risk”, as defined in applicable insurance rules and regulations, with respect to Zion Health’s medical cost sharing program, no “claim” is ever owned by Zion Health on behalf of any Member. When Members incur medical expenses, they experience medical needs that may or may not be eligible for reimbursement from the Benevolent Fund. Zion Health Members are required to submit proof of their medical expenses to Zion Health. Zion Health then evaluates each submission for reimbursement according to the Guidelines. Eligible Needs are then designated for sharing or ineligibility based on the principles and terms set forth in these Guidelines, together with the aggregate amount of contributions made by the Members to the Benevolent Fund each month.

What Procedure Should I Follow To Request Reimbursement For My Medical Bills When I Have A Need?

At the time a Member receives medical service, the member should inform its medical providers (doctors, laboratories, clinics, hospitals, etc.) that he or she is a “self-pay” patient. Health care providers can send bills directly to Zion Health. Any proof of payments made towards their IUA (Initial Unshareable Amount) should be submitted to Zion Health. Zion Health will review the submitted documentation for sharing with the community. Zion Health’s team of medical bill negotiators may contact the providers to discuss the appropriate payment for the services that were performed and determine if negotiations are applicable for the billed amounts.

How Long Does It Take Zion Health To Process A Medical Need?

Typically, eligible reimbursement is made to Members or payment to the providers from the Benevolent Fund is completed within 5-7 days once all documentation has been received.

Can I Choose My Own Doctors And Hospitals Without Being Penalized?

Yes. Each Member’s personal freedom to select the medical providers of their choice is fundamental to Zion Health’s program. Zion Health endeavors to provide Members with detailed and current information and recommendations to help Members identify and receive treatment from the highest quality health provider(s). Accordingly, there are no “out-of-network” penalties or other restrictions.

Does Zion Health Charge Monthly Premiums?

Because Zion Health’s health care cost sharing program is not insurance, it does not charge premiums. Rather, Zion Health’s Members freely choose to assist other Members with their medical expenses by contributing a predetermined amount each month; called a “share.” Ninety percent (90%) of each Member’s Monthly Contributions are designated solely for assisting other member’s needs.

Does Zion Health Use Deductibles And Co-Insurance?

Zion Health’s process differs significantly from insurance practices in this regard; to our Member’s advantage. Traditional healthcare insurance deductibles are cumulative over the course of a predetermined plan period. Co-insurance is the portion of the medical expense owed by the patient. These insurance cost-sharing measures can amount to thousands of dollars in out-of-pocket costs to insurance policyholders annually. Conversely, when Members incur an eligible medical expense that exceeds the Initial Unshareable Amount (IUA), any amount above the IUA may be eligible for sharing. When your medical expense exceeds your IUA, we call that a “Medical Need”. On the fourth medical

need in a household, the Member no longer needs to pay the IUA. That could be 3 medical needs for the same person or three different persons in your family. If the additional medical expenses are more than \$500, the remaining would be fully sharable with the community.

Why Would Members Want To Send More Than Their Monthly Contribution Amounts?

The Zion Health program is a mutual sharing and benevolence program. As a result, Members sometimes give more than their monthly amount required to maintain membership in Zion Health. Such funds are collected and administrated as part of the "Special Needs Fund". Zion Health facilitates the administration and sharing of monies received into the Special Needs Fund to provide Health Care Sharing to Members who have needs that would not normally be shareable.

What If I Have A Medical Need That Is Not Shareable?

For needs that do not qualify for sharing but that create a financial burden to the Member or family, the Additional Needs Sharing program may be of assistance. The Additional Needs Sharing program is outlined in greater detail in these Guidelines.

Do All The Monthly Contributions Go To Meet Members?

Each month, ten percent (10%) of the Health Care Sharing dollars received are retained by Zion Health in the Benevolent Fund to cover administrative costs. An audit of Zion Health's finances shall be conducted each year by an independent auditing firm and will be made available.

Will Zion Health Share Medical Costs That Were Incurred Outside Of The United States?

Yes, Members' Eligible Needs, wherever incurred, will be handled through the Zion Health sharing program.

What Are Zion Health's Membership Requirements?

Zion Health Members must agree to the Principles of Membership and be under 65 years of age.

Can My Membership Be Dropped If I Have Very High Medical Needs?

Members cannot be dropped from the sharing program due to their medical needs. Neither membership nor Monthly Contribution is adversely impacted by the amount of medical expenses a Member or its family members may have.

Can My Family Members Participate In The Sharing Program?

Spouses and dependent children are welcome to participate in the sharing program.

What If My Dependents Do Not Agree To Abide By The Zion Health Guidelines?

All Members of Zion Health must agree to abide by the Zion Health Membership Requirements as directed by the Zion Health. For children under the age of 26 who are living with their Member parent or guardian, Zion Health requires that the Member hold its children responsible for compliance with the Membership Requirements. For example, Zion Health does not approve the sharing of medical expenses for injuries resulting from the use of illegal substances. Hence, medical expenses incurred

by a Member child that is injured while he/she is under the influence of an illegal substance would not be eligible for sharing.

Is There A Lifetime Or Yearly Maximum Amount That Is Eligible For Sharing For Any One Person Or Family?

There are no lifetime or annual maximum amounts eligible for sharing for most medical needs. There is no limit on the number of needs that an individual Member or household may have.

What Kinds Of Needs Do Zion Health Members Share?

In general, needs for illnesses or injuries resulting in visits to licensed medical providers, emergency rooms, testing facilities, or hospitals are shared on a per person, per incident basis and after payment by the Member of the Initial Unshareable Amount.

What Kinds Of Needs Do Zion Health Members Not Share?

Needs resulting from medical conditions that existed prior to the Effective Date are typically not shared. Also, routine checkups, preventative care, medications and maternity needs related to conception that occurred prior to the Effective Date are limited. For any needs that do not qualify for sharing that create a financial burden to your family, the Additional Needs Sharing program may be of assistance. Finally, each Member has an IUA (Initial Unshareable Amount) that for which reimbursement from the Benevolent Fund will not be made.

What About Routine Medical Care?

Under the “Direct Membership” or “Connected Health Membership”, Members can share in preventive services. The “Direct Membership” also includes TeleDoc, the PHCS Network, and a discounted RX program. See [Membership Types](#) to learn more.

The Zion Health Care Sharing program is designed to help Members with the costs associated with unpredictable injury and illnesses. Routine preventative care and wellness coverage is not shareable in Zion Health sharing program under the basic “Essential Membership.”

How Does Zion Health Handle Very Large Medical Expenses?

There is no maximum limit to the amount that Zion Health will share towards a specific medical need. However, the need must be within the scope of the Guidelines before it will be eligible for sharing. Because of the economic impact of very large medical bills (e.g., those over \$100,000), Zion Health has devised an internal mechanism to ensure that adequate shares are available to meet both Member’s normal and high-cost needs. For the very large medical expenses that occur from time to time, Zion Health makes provision by designating that a minimum of fifteen percent (15%) of each Member’s Monthly Contributions will remain available through the Benevolent Fund. Zion Health reserves the right to negotiate medical expenses with providers, and to prorate available shares, as necessary, in order to address all Members’ medical expense needs.

What Amounts Do Members Share For Maternity Needs?

For a pregnancy that begins after the start of a Member’s Effective Date, maternity needs are shared like any other need. For a pregnancy that began prior to a Member’s Effective Date, the amount shared is generally limited to the amount of shares a Member has contributed as of its Effective Date.

[Am I Excluded From Membership/Reimbursement Eligibility If I'm A Cancer Survivor?](#)

No, in fact there are several ways in which costs related to treatment for cancer survivors could be shared:

- 1) The expenses for a second occurrence of cancer would only be ineligible for sharing if it "resulted from" the first episode of cancer. It is quite possible that a second episode of cancer is unrelated to the first and thus eligible for sharing.
- 2) Except for insulin dependent diabetes, all conditions a Member had prior to its Effective Date may be shareable following an extended period of time during which the Member received no treatments and/or experiences no symptoms.
- 3) Even expenses that are not eligible under the basic sharing program may be shared among our Members through the Special Needs Sharing Program.

[How Are Expenses For Medical Treatments That Occurred Overseas Handled?](#)

Bills from medical treatments occurring overseas must be written or translated into English and the price converted to U.S. dollars. They are then processed in the same manner as bills from medical treatment in the U.S.

[What If I Lose My Job Or Change Employers? Can I Take My Zion Health Plan With Me If I Leave My Employer?](#)

Yes, continuation of Membership in Zion Health's sharing program after termination of employment is a simple process. Because Membership is individually based, Members can change the billing method at any time.

[This Program Sounds Kind Of Unusual, Does It Really Work?](#)

The concept of medical cost sharing has been highly successful within the confines of faith-based groups for more than forty (40) years. During this time period, hundreds of thousands of individuals, families, and businesses have shared hundreds of millions of dollars in medical expenses. As a result, there is a strong foundational precedent in the potential for success in the concept of medical cost sharing. A community of health-conscious individuals who care for their fellow men can successfully participate in the sharing of medical expenses in a manner that will reduce the financial burden of receiving medical care for Members. Members should note, however, that past successes by faith-based sharing groups assisting one another is no guarantee of the future success of similar programs. There is no promise or contract by Zion Health or the Members to contribute toward any need any other Member might have in the future.

[What Happens If Zion Health's Members' Needs Are Greater Than The Monthly Contributions Received?](#)

Sometimes Zion Health can overlap needs from two months so that there is enough money for all Members' needs. However, if all needs cannot be met, Zion Health uses a prorating method to evenly distribute the available monies from the Benevolent Fund to Members with needs. For example, if the Monthly Contributions received for a given month equals 80 percent of the needs submitted for a particular month, only 80 percent of each need would be shared that month. This does not necessarily mean that Members would not receive enough money through other Member shares to

pay their medical bills. Zion Health employs a team to seek fair pricing on every medical need. So as long as such team is able to get Members costs below eighty percent (80%) of the billed charges, there would still be enough to meet all of the needs in that month. If prorating occurs three months out of six at any time, the Zion Health will evaluate, with Member input, whether there needs to be an increase in the Monthly Contribution.

Are My Monthly Contributions Higher If I, Or A Participating Member In My Family, Uses Tobacco Products?

Yes. Tobacco use of any kind is clinically proven to cause serious health conditions. The U.S. Department of Health and Human Services website states, "Cigar and pipe smoke, like cigarette smoke, contains toxic and cancer-causing chemicals that are harmful to both smokers and non-smokers. Smokeless tobacco is not a safe alternative to cigarette smoking." Due to the increased likelihood of higher medical costs associated with tobacco use, Zion Health households with one or more tobacco users are required to contribute a higher Monthly Contribution amount to maintain Membership. Additionally, medical needs for tobacco users age 50 and older are limited to \$50,000 for each of the following four disease categories: Cancer, Heart conditions, COPD and Stroke.

Are My Monthly Contributions A Pre-Tax Deduction Like Health Insurance Premiums?

No. The Monthly Contribution is a voluntary contribution towards a membership program that facilitates the sharing of member's medical bills. As such, the money Members contribute to the Zion Health Care sharing program is a post-tax contribution.

How Often Can The Monthly Contribution Amounts Be Changed?

Monthly share amounts can be changed each year at the annual anniversary and up to one additional time during that year, in accordance with the policies and procedures set forth in these Guidelines.

Are My Pre-Existing Conditions Always Unsharable?

In the first year of Membership, pre-existing conditions are not sharable with the Zion Health community yet. After the first year of continuous Membership, up to \$25,000 can be shared with the community. After the second year of continuous Membership, up to \$50,000 can be shared with the community. After the third year of continuous Membership and going forward, up to \$125,000 can be shared with the community.

However, if the individual has High Blood Pressure, High Cholesterol or Diabetes (type 1 & 2), will not be considered a pre-existing condition as long as they have not been hospitalized for the condition in the past 12 months and able to control through medication or diet.