

# Frequently Asked Questions – Healthshare

## **Q. Is a healthshare program health insurance?**

**A.** No. Healthshare is not health insurance, nor is it insurance of any kind. Rather it is a group of like-minded individuals sharing healthcare expenses.

## **Q. Are pre-existing conditions eligible for sharing on the ASH Catastrophic program?**

**A.** If a member enrolls with a medical condition that would be considered a pre-existing condition, it will not be shareable for the first 12 months of membership. For example, if a person was treated for a heart condition in the 12 months prior to joining, that would be considered a preexisting condition. The ASH Community would not share expenses for any services or treatments related to that person's heart condition for the first 12 months the member is on the program.

## **Q. How are medical bills paid?**

**A.** Members share in each other's medical needs. Alliance for Shared Health (ASH) collects member monthly contribution amounts and pays the providers directly, minus any applicable Member Responsibility Amounts (MRA). Members voluntarily submit contributions to the program on a monthly basis in order to maintain eligibility for sharing of medical needs and to help share in the needs of others.

## **Q. If a Member has a large family, are they eligible for the ASH Catastrophic program?**

**A.** Yes, families of any size are eligible.

## **Q. Does this program use a specific network?**

**A.** No, ASH offers an enhanced sharing level program that extends medical needs sharing for enrolled members to have medical needs shared at any hospital in the United States. Medical expenses are paid directly to the hospital at referenced-based pricing reimbursement levels. The ASH Community will share in the following hospital based medical expenses for participants of this enhanced sharing level:

- Inpatient surgery
- Hospital stays for inpatient substance abuse and mental health.
- Out-patient surgery (excludes elective surgeries)

## **Q. If Members move to another state, will they be able to continue in the ASH Catastrophic program?**

**A.** Yes, Members will continue in their ASH Catastrophic program if they move to another state. Note: The membership is not available outside the U.S. and cannot be used while traveling or relocating outside the U.S.

## **Q. What is a healthshare plan?**

**A.** The healthshare plan is a faith-based, non-profit, need sharing membership. Eligible needs are shared by the members according to the membership guidelines. This membership is not a legal binding agreement and does not guarantee or promise that your eligible needs will be shared by the membership. It makes no assumption of risks. If sharing is not possible, you will remain financially liable for unpaid medical bills.

## **Q. Are Members allowed to make changes to their ASH Catastrophic program?**

**A.** Members may only make changes to their program on their Annual Enrollment Date or if they experience a Qualified Event. A Qualified Event is one of the following:

- Change in legal marital status – marriage, divorce, annulment, death of a spouse or legal separation
- Change in dependent children – birth, adoption, legal guardianship or death of a child
- Loss of spousal coverage – loss of job, etc.
- Dependent children "age out" – child's age exceeds the age limitations of the membership To make changes to their plan, members need to call Customer Service at (844) 552-3646.

## **Q. What happens when a member turns 65 years old?**

**A.** Their membership in the ASH Catastrophic program will be termed at midnight on the day of their 65th birthday.

## **Q. How will members identify the monthly drafts from their account?**

**A.** All drafts will have "Free Market Administrators" listed as the originator of the drafts.

## **Q. Can Members cancel at any time?**

**A.** Yes, Members may cancel at any time. If Members are not satisfied with the program, they may request a cancellation and their program will be terminated at the end of the billing cycle for their last monthly contribution, and they will not be billed any further.

**Q. Can you provide more details of what a healthshare plan is?**

**A.** The ASH plan is a medical cost sharing program that helps individuals and families address the challenges of escalating health care costs and soaring insurance premiums. It is not insurance, but an alternative where members share in each other's medical needs. ASH collects member monthly contribution amounts and pays the providers directly, minus any applicable Member Responsibility Amounts (MRA). Members voluntarily submit contributions to the program on a monthly basis in order to maintain eligibility for sharing of medical needs and to help share in the needs of others.

**Q. Who do Members contact if they have questions about their ASH Catastrophic program?**

**A.** Members can contact Customer Service at (844) 552-3646 and one of our representatives will assist them!