



# Priced out of Healthcare?

## Why Impact?

### **IT'S AFFORDABLE**

Members are saving thousands when they switch to Impact. **Programs start as low as \$73 for individuals and \$378 for families.** We have designed four pricing options for individuals and families as well as special prices for seniors.

### **IT'S COMPREHENSIVE**

Members experience a comprehensive medical experience and access to preventative care, mental health care, prescription discounts and urgent telemedicine available 24/7.

### **IT'S ACCESSIBLE**

Members see any doctor of choice nationwide. No network fees, no network limitations. This means more choices and lower costs to you. Since Impact participates with **any provider**, you can see **your** doctor and specialists.

### **IT'S INCLUSIVE**

Impact is open to anyone who is interested in sharing and saving on their healthcare. Impact puts the power, the freedom and the control in paying for healthcare back into your hands. And, Impact is open for enrollment year-round. Open enrollment restrictions don't apply to healthcare sharing.

Impact was  
designed  
for you!

**Impact Health Sharing  
delivers a modern and  
affordable alternative  
to health insurance.**

That works better and feels better than insurance. See how much you can save by switching.

# Healthcare Solutions Designed to Care for You.

## COMPREHENSIVE MEDICAL

Sharing includes medical services for preventative care, maternity, accident, illness, and injuries.

### Wellness/Preventative Care

One annual/well visit per membership year. Includes \$150 allowance for routine labs.

Impact has followed the American Cancer Society's recommendations for wellness/screening tests. See Guidelines for the exact details.

### Prescription Discounts

Impact has an industry-leading approach to prescriptions. We have partnered with an organization that brings you significant prescription discounts. Additionally, prescription medication expenses may be credited toward the PRA if they are not considered treatment for chronic conditions that were pre-existing when the member joined Impact. See Guidelines for more details.

### Virtual Health

Sit in the comfort of your own home while getting the medical care you need. Urgent Telehealth is available at no additional cost to you, including no co-pays or consultation fees.

### Maternity

Maternity is eligible for sharing after the mother has been a member for 12 months. Maternity is shared up to \$150,000 for any single pregnancy event.

### Mental Health

Yes, mental health is eligible for sharing with limits, and virtual therapy options are available. See Guidelines for more details.

### Network

Impact Health Sharing has not contracted with a network of providers, which gives you the freedom of choosing any doctor or hospital as long as they meet the Guidelines requirements.

### No Open Enrollment

Impact is available year round. There is no "Open Enrollment" period limiting when you can join and no qualifying events needed. We are here when you need us!

### Bill Pay

Our goal is to make managing your healthcare simple and convenient. Your providers can send your medical bills directly to Impact Health Sharing and payment will be remitted directly to the provider.

### Pre-Existing Conditions (Pre-X)

No, we do not share in pre-existing conditions. Pre-Existing Medical Conditions are conditions in which treatment, symptoms or diagnosis occurred within 36 months prior to membership.

High blood pressure or high cholesterol that is controlled through medication will not be considered a Pre-Existing Medical Condition for purposes of determining eligibility for future vascular or cardiac events.

### Maximums

Annual max is \$500,000 per member. There is no lifetime max or per incident maximum, except for maternity and motorcycle accidents.\*

### Eligibility

Impact accepts all applicants regardless of race, religion, color or creed. We believe that it is both true and self-evident that all men are created equal and in the likeness of God. Impact does not decline applicants based on their health.

### Personal Responsibility Amount (Annual amount you pay)

There are five options to choose from for your Personal Responsibility Amount. This is the amount that you are responsible for prior to any medical bills being shared. \$1,000, \$2500, \$5000, \$7500, \$10,000. Note: \$1,000 is available only to applicants 65 and over.

### Provider Fee

At time of receiving service from a medical care provider, members pay the following:

- \$0 for Telemedicine
- \$50 for Primary Care
- \$75 for Specialist/Urgent Care/Outpatient Services
- \$150 for Emergency Room or Inpatient Hospitalization
- \$0 for Impact Seniors

*\*Note: \$150K for maternity, \$100K for motorcycle accidents*

