

HEALTHSHARE 101



What is Healthshare?

A healthshare, or medical cost sharing, provides an organized structure for a community of like-minded members to contribute toward each other's medical costs. Healthshares can help cover members' medical needs while reducing their monthly payments and out-of-pocket expenses.

Healthshares are not insurance. They are not-for-profit organizations in which members agree to abide by a commonly-shared code of conduct to help keep the overall care costs for the community down. They offer members a way to pay for healthcare without the high costs associated with typical insurance programs. Modern healthshares have been successfully meeting member's healthcare needs for the last 30 years, and today more than two million people participate in a healthshare.

ClearShare is a medical-cost sharing organization with memberships that are an excellent fit for individuals and families looking to lower their monthly and out-of-pocket healthcare expenses as much as possible.



Healthshare vs. Health Insurance?

A Healthshare is not the same as health insurance because the two programs' rules and regulations differ. Many differences involve the medical expenses covered and who will be eligible for membership.

Healthshare Programs	Health Insurance
Not-for-Profit	For-Profit
Not required to share in a Minimum Essential Coverage benefits	Required to have Minimum Essential Coverage benefits.
<p>Designed for larger unexpected medical needs and are often much more affordable. Shareable services can include but are not limited to:</p> <ul style="list-style-type: none"> • Emergency Room • Ambulance • Hospital Stay • Outpatient Procedure • Physical Rehabilitation • Labor, Deliver, and Hospital Stay 	<p>Designed for a wide range of illnesses and conditions, including expected and unexpected medical expenses.</p>
<p>Healthshare organizations decide what medical expenses are shared with the community and how medical bills are paid. No guarantees are made regarding the payment of specific medical bills. Eligibility for sharing is based on the specific healthshare member guidelines.</p>	<p>Health insurance organizations decide what medical expenses are covered and how medical bills are paid. Federal laws and regulations mandate some coverage. Claims are processed according to signed contract provisions.</p>
<p>Healthshares are not bound by the Affordable Care Act, and each healthshare can choose who joins their community based on similar beliefs or ideologies. Membership eligibility is dependent only upon the standards outlined by the healthshare. Members are expected to share common beliefs and adhere to lifestyles that reflect those beliefs.</p>	<p>Health insurance plans must comply with the Affordable Care Act, which means they cannot deny coverage to people for any reason.</p>
<p>An Explanation of Share (EOS) is provided when Need Requests are processed.</p>	<p>Explanation of Benefits (EOB) must be provided when claims are processed.</p>
<p>Members pay a monthly contribution</p>	<p>Members pay a monthly premium</p>



What Is ClearShare

ClearShare is best for people who:

- Are generally healthy with few pre-existing conditions
- Are under 65 (at which age you can sign up for Medicare)
- Want some protection in case of a major accident or unexpected illness
- Unable to afford high medical insurance premiums and do not qualify for an insurance subsidy
- Do not have access to an employer-sponsored health plan but want to protect themselves and their families
- Are business owners that want to control their healthcare costs and want to keep healthcare costs low
- Missed out on open enrollment.

What are the benefits of ClearShare?

- Lower monthly contributions - many members save up to 60% of healthcare costs.
 - Access to two nationwide PPO Networks for day-to-day care.
 - A white glove Care Coordination team to help members navigate labs, diagnostic tests, and major procedures. Using a provider we recommend can **completely waive** your out-of-pocket costs.
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What will I miss out on without ClearShare?

Without enrolling in the ClearShare program, you might miss out on flexible, affordable healthcare and the ability to enroll outside of open enrollment.

NOTICE: ClearShare is not insurance or an insurance policy, nor is it offered through an insurance company. Neither is ClearShare a discount healthcare program nor a discount health card program. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as neither ClearShare nor any other member is liable for or may be compelled to make the payment of your medical bill. As such, ClearShare should never be considered insurance. Whether you receive any amounts for medical expenses and whether or not ClearShare continues to operate, you are always personally responsible for the payment of your own medical bills. ClearShare is not subject to the regulatory requirements or consumer protections of your particular State's Insurance Code or Statute.