



SHARE HEALTHCARE

THE NEW WAY TO SHOW YOU CARE

A 21ST CENTURY SOLUTION TO RISING MEDICAL COSTS



SHARE HEALTHCARE

ShareHealthCare.com

@ShareHealthCare

(844) 742-7342

WELCOME TO SHARE HEALTHCARE!

THANK YOU FOR YOUR INTEREST IN SHARE HEALTHCARE!

You're one step closer to joining a community of folks just like you who enjoy managing their healthcare costs through the sharing of medical expenses.

The United States' current for-profit healthcare system is challenging to navigate. Share Healthcare is here to help you cut through the confusion with a one-stop online medical cost sharing solution.

We're a community of healthy and active individuals who provide voluntary relief to those faced with the burden of rising healthcare costs. We are not insurance. Share Healthcare is a non-profit, ACA-exempt medical cost sharing ministry using the latest online technology to provide an enhanced user experience along with convenient access to the healthcare you need.

Enrolling is easy—simply visit our website and complete a brief medical questionnaire.

What is health sharing?

Health sharing is a way for communities of like-minded individuals to come together and lift each other up by sharing medical expenses. Developed in the 1980s by Christians voicing their opposition to skyrocketing medical costs and unnecessary medical procedures, health sharing is a practical way to share the weight of your neighbors' burdens and practice healthy living—biblical principles which inspire us to do better every day.

How are we different?

Share Healthcare is different from other healthcare sharing ministries because we've developed a fully compliant online healthcare sharing network. It's an easy and modern way to share healthcare expenses with your friends and neighbors online. Our intuitive online dashboard puts your healthcare at your fingertips. Submit medical expenses, browse the list of providers, view your membership information, make charitable donations, and receive shares—all in real time.

How's it work?

Each month, voluntary contributions from Share Healthcare members are matched with medical expenses submitted by your fellow members via our secure online portal. Your contribution helps others in need receive the healthcare they need.

Your monthly share amount helps others in need. When you have a medical appointment, show your provider your Share Healthcare membership card. Your provider bills us directly, Share Healthcare advocates on your behalf to re-price and negotiate your medical bills, saving you money. The re-priced bill is paid using the voluntary contributions of your fellow Share Healthcare members—friends and neighbors coming together to share medical costs. You receive confirmation of payment online in the Transaction History window of our easy-to-use member dashboard.



HOW DO SHARE HEALTHCARE MEMBERS SAVE MONEY?

We Help You Make Difficult Choices

The United States' current healthcare system is tough. Prices for even routine procedures vary between providers and it's hard to know if you're paying a fair price. As a Share Healthcare member, you are an active participant in your healthcare. We give you the power to select your own providers and approve costs in advance. No surprises. Our team of professionals is available to help you locate and select the providers you want at the most affordable prices.

We Stay Fit & Act Responsibly

Share Healthcare members strive to be healthy and active individuals utilizing the latest online technology to voluntarily Share Healthcare costs through our direct peer-to-peer sharing network. By living clean, healthy, and active lifestyles; avoiding unhealthy habits, refraining from dangerous activities, and choosing only necessary medical procedures, our members enjoy the healthcare they need.

No Guessing, No Estimates, No Projections

By working directly with providers, Share Healthcare deals with actual real-world numbers, not for-profit insurance company projections. We are not in this for the money. You review and approve your medical costs up front.

As a non-profit health sharing ministry, our mission is to:

- Relieve the burden of troublesome medical expenses
- Inspire individuals to lead healthy, happy, and active lives
- Honor Christian principles of generosity and healthy living
- Provide a first-class user experience and superior member services



A PROGRAM TO SUIT YOU



Caring PEPE

 SINGLE

\$299 per month

\$300 PEPE

 COUPLE

\$399 per month

\$300 PEPE

 FAMILY

\$659 per month

\$300 PEPE

Caring AUA

 SINGLE

\$299 per month

\$3,300 AUA

 COUPLE

\$399 per month

\$3,600 AUA

 FAMILY

\$659 per month

\$3,900 AUA

Kindness

 SINGLE

\$239 per month

\$500 PEPE

 COUPLE

\$329 per month

\$500 PEPE

 FAMILY

\$519 per month

\$500 PEPE

Compassion

 SINGLE

\$149 per month

\$1000 PEPE

 COUPLE

\$249 per month

\$1000 PEPE

 FAMILY

\$349 per month

\$1000 PEPE

TOP 10 FREQUENTLY ASKED QUESTIONS ABOUT SHARE HEALTHCARE?



Is Share Healthcare a non-profit organization?

Yes! We are a 501c3 non-profit healthcare sharing ministry.

Will I have to pay a deductible or co-pay?

No. Share Healthcare does not have deductibles or co-pays. But, we do have a Per Event Personal Expense or Annual Unshared Amount, depending on which you choose. These are the amounts you are responsible for paying - either on a per incident or per year basis - before remaining eligible medical expenses can be shared.

Is religious practice mandatory?

Anyone who shares our Christian principles is welcome to join. Our Statement of Beliefs is based on Christian principles of generosity and healthy living, and all who agree to those principles are welcome to join us in uplifting others through the blessing of medical cost sharing.

What do I tell my doctor?

Share Healthcare members have a few options at their doctor's office. Most members present their membership card and request that providers send the bill to us. Or, you may register as a self-pay patient, ask for a self-pay discount, request an itemized bill with receipts, and submit expenses directly via the membership dashboard.

Is a physical exam required to join?

No. Members complete a brief health questionnaire upon enrollment which is reviewed by nurses on staff, and any follow-up is handled by our membership services team on a case-by-case.

When does cost sharing begin?

When your membership is activated and you contribute your first monthly share, those funds help others in need immediately. New members become eligible to receive shares after 60 days.

How do I know what my share amount is being used for?

Our Member Handbook states that only medically necessary procedures may be eligible for sharing, preventing your funds from paying for elective or cosmetic procedures, or those which result from unhealthy habits and dangerous activities.

Can I keep my insurance?

Yes! While many members use Share Healthcare as their primary healthcare option, it may be used with a insurance policy. If you owe money even after insurance payments, you may submit the eligible balances to Share Healthcare for reimbursement.

Is Share Healthcare ACA-exempt?

Yes we are! Share Healthcare members are exempt from the individual mandate in the Affordable Care Act. As of January 1, 2019, the mandate is no longer in effect at the federal level, but your state may require additional documentation. We recommend consulting with a legal advisor or your tax preparer to determine your state's specific requirements.

Do I have to sign a contract?

No! Members may withdraw from Share Healthcare at their convenience. We politely request a minimum 30 days advance notice as a courtesy to our other members.



LET'S TAKE THE NEXT STEP TOGETHER

Ready to begin sharing? Great! We can't wait to hear from you. Here's what you can do next to join the Share Healthcare community:

Enroll Online or by Phone

Please submit the online Information Sheet at www.sharehealthcare.com or give us a call at (888) 742-7342 to speak with a member services professional who will walk you through the process step-by-step.

Pick a Program, Any Program

Share Healthcare offers programs for individuals, couples, and families. Select the plan which best suits your needs or contact us if you have any questions.

Submit Information Sheet

Complete the Information Sheet with all necessary information, fill out a brief medical questionnaire, and we'll take it from there. Missing or inaccurate information can delay the process, so please verify everything is filled out correctly!

Welcome to Share Healthcare!

Upon receiving your completed Information Sheet, you'll receive your Share Healthcare welcome packet and access to our secure, state-of-the-art website where you'll contribute your first monthly share amount, view membership details, experience true member-to-member healthcare health sharing, and a lot more.



DISCLAIMER: This program is not an insurance company nor is it offered through an insurance company. This program does not guarantee or promise that your medical bills will be paid or assigned to others for payment. Whether anyone chooses to pay your medical bills will be totally voluntary. As such, this program should never be considered as a substitute for an insurance policy. Whether you receive any payments for medical expenses and whether or not this program continues to operate, you are always liable for any unpaid bills.