



Works Better, Feels Better Than Insurance.



What is healthcare sharing?

Your Solution to the Rising Cost of Healthcare.

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



Impact was founded to put the power, the freedom, and the control in paying for healthcare back into your hands.

Impact is open to anyone who is interested in sharing and saving on their healthcare.

# Why Impact Health Sharing?



It's affordable.

It's comprehensive.

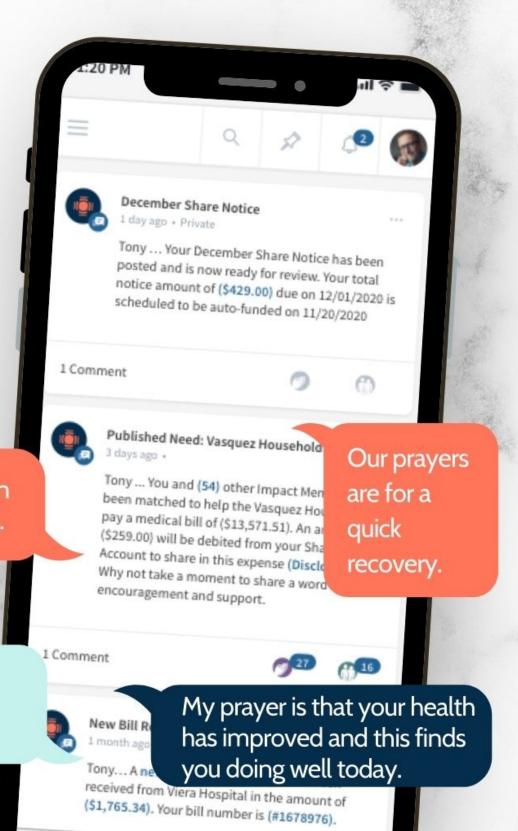
It's accessible & inclusive.



**COMMUNITY IN ACTION** 

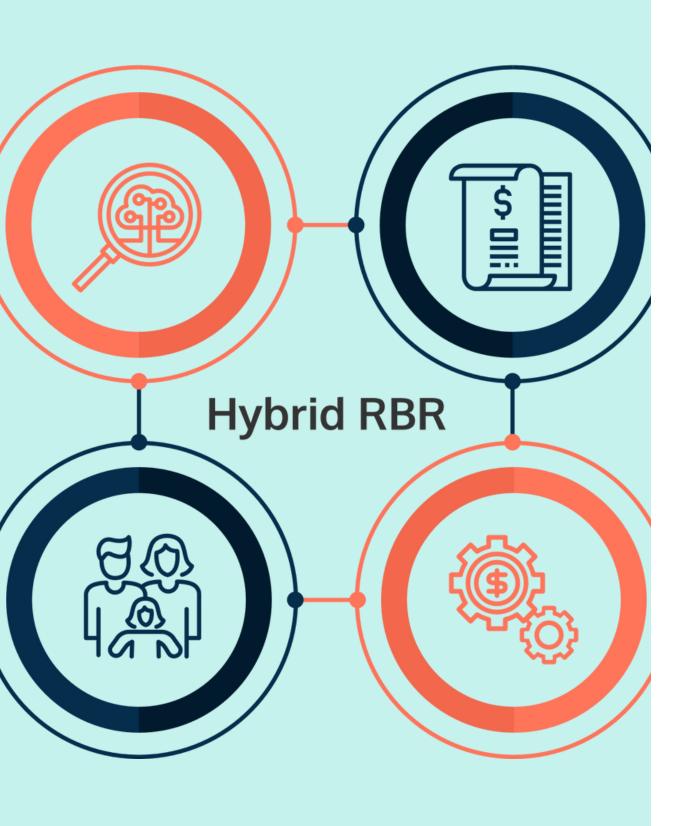
Happy to share in your time of need.

Sending prayers for a speedy recovery.



# Impact is a community

Members share each other's eligible medical bills and, most importantly, encourage and lift one another up.



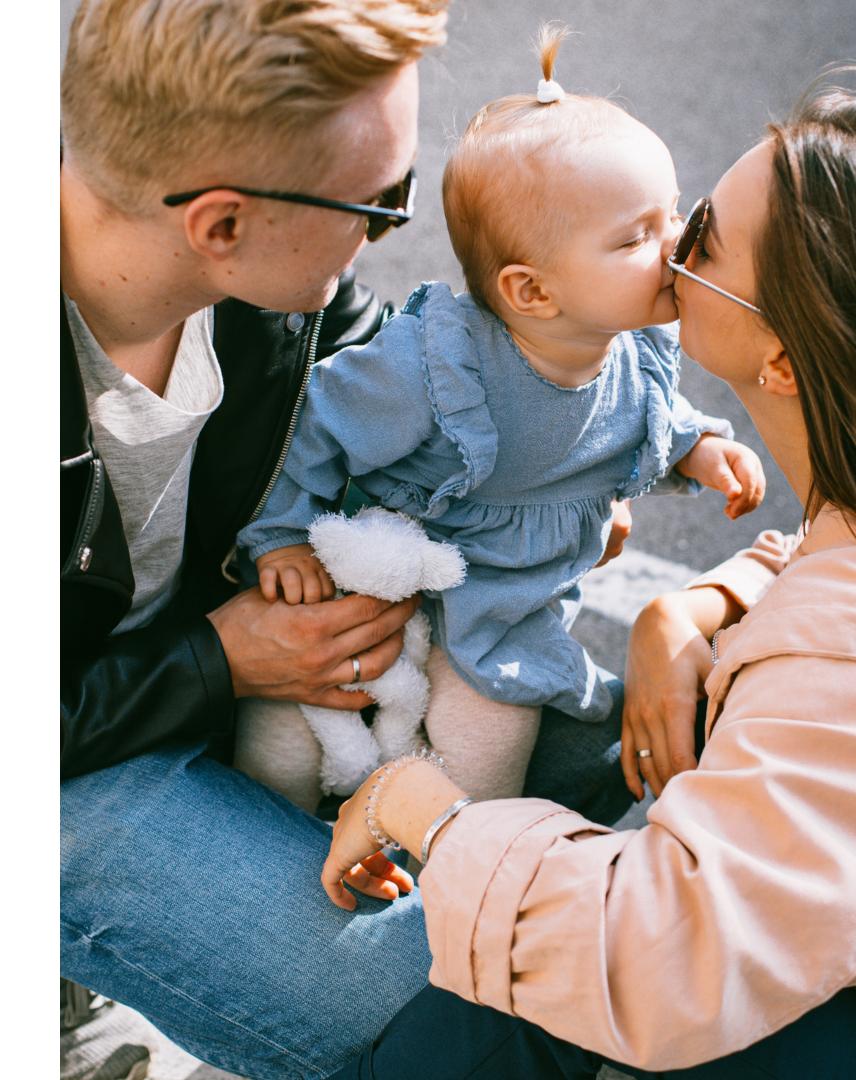
### How does it work?

It's pretty simple. Members simply pay each other's medical bills.

Each month Impact Health Sharing works to make that happen. Impact matches monthly shares to pay eligible member bills based on agreed-upon sharing guidelines.

### Our mission is simple and impactful:

We believe in providing a member-centric experience while delivering value and transparency in the sharing of medical expenses.





# The US Health Care System is in Crisis.

The majority of the population is either uninsured or carries insufficient healthcare coverage.

- Healthcare bills are the leading cause of bankruptcy.
- 5% of the US population accounted for 50% of all health spending.



### Impact Health Sharing

Programs and pricing for just about anyone.

Singles

Pricing for

inidvidual

memberships start as low as \$73

Seniors

Combined with Medicare A & B, we have special rates for Seniors.

Groups

Small businesses with 49 employees or less are the ideal group target.

Family

Pricing for Families of 3 or more starts at \$378 a month.



# Who Is Impact's Ideal Member?

- Anyone interested in saving money on their healthcare.
- Anyone interested in a community approach to ethics-based healthcare.
- Anyone who purchases their health insurance. Selfemployed, gig economy workers, freelancers, and small business owners are ideal.
- People who want to retire or become self-employed but don't feel like they can due to the high cost of healthcare. Impact Health Sharing can give them the freedom they've been looking for.

#### **Conversation Starters**

I recently found out about a way where people are saving up to 50% a month\* on their healthcare. Would you be interested in hearing more about it?

Do you currently pay for health care yourself? Or, Do you get healthcare from your employer?

Are you interested in reducing your overall health care spending? Plans start as low as \$73 for individuals and \$378 for families. These prices can often beat even employer-based plans.

Timing. If someone thinks they must wait to make a change, they do not. Healthcare sharing is open year-round with no open enrollment restrictions. Prospects can switch at any time.

Are you happy with your healthcare plan? Can you see the providers you want?

How much do you pay towards your healthcare each month? You may want to check this out. A lot of people are saving up to 50% a month\* on their healthcare.

\* Savings realized by Impact members will vary and Impact Health Sharing does not promise or guarantee savings. When evaluating the cost of Impact Health Sharing it is important to include the monthly share amount, the Primary Responsibility Amount, the Co-Share and any assessments.

### How do I refer leads?



Send all leads to your Personal Storefront. There they can:

Check Pricing.

Request to be contacted.

Enroll now.

### **Groups & Impact**

Small businesses with 49 employees or less are the ideal group target. Companies with 50 or more employees are required to offer both Impact and a traditional insurance offering in tandem.

Impact for Groups is an excellent option for businesses experiencing one of two pains: paying too much for their employees' group insurance plan or experiencing turnover because they're not offering health coverage at all.



# Why Impact Health Sharing for Groups?



Average of 40-50% savings No participation minimums. No contracts.

Monthly ACH withdrawals on a customizable date & monthly statements outlining charges for each employee

Continued support and service after enrollment through our member services and group support staff.



# Questions to engage a Group

- Are you offering healthcare to your employees?
- How many employees do you have?
- About how much does your employees' healthcare cost you monthly/annually?
- We're partnered with an organization that is saving employers up to 50% on their employees' healthcare, would you be interested in getting a free quote?



### When should I submit a Group Lead?

IBO's should identify and establish rapport with the Group Administrator (ie. business owner, office manager, HR, ect.) prior to engaging Impact Health Sharing regarding a prospective group or soliciting a presentation.



#### **Steps to Submit Group leads**

1.

The group administrator should access the IBO's storefront and select the Healthcare tab underneath ACN's business services.

2.

The group administrator should download the Impact Group Quote Request Form on the Impact for groups landing page.

3.

Once the editable excel file has been downloaded, have the group administrator utilize their existing employee census to populate the Impact Group Quote Request form.

Quote requests must be submitted in Impact's required file format to generate a quote. Censuses submitted without first being converted to the proper file format will not be processed.

4.

The group administrator should return to your storefront page, repeating Step 1, and now take their populated Impact Group Quote Request form, upload it into the appropriate field within the lead form, and populate the other pertinent information before submitting the form.

5.

Group quote requests that are submitted to IHS in optimal format will be generated and emailed back to the group administrator (the referring IBO will be copied on the returned group quote email) within 3 business days.

6.

A calendar link that invites the group administrator to meet virtually along with a link to the Introduction to Impact Health Sharing video will be included in the returned group quote.

At that time, the group administrator may select an available time to meet with Impact's Enrollment Director.



### Timelines

Group enrollments differ from the general membership as the front end of enrollment is much more extensive. Businesses that have an urgent need for healthcare must already have a generated IHS group quote no less than 10 business days before the start of the new month to be considered for enrollment in the coming month. All businesses who miss the deadline will be pushed to the following month.

#### **Phases for Enrollment**

### rospecting

During the prospecting phase of group enrollments, you will be provided with a quote directly from Impact Health Sharing.

### 2. Inquiry & Discovery

During the inquiry and discovery phase of group enrollment, you will connect with a representative from Impact and your referring partner/IBO (if applicable) to discuss quoted pricing, qualification of group participants (employees), and billing options.

At the end of this phase, the group administrator (owner of business and other decision-makers) will determine if they would like to roll Impact out as their primary, or secondary healthcare option of choice.

#### 3.

#### Presentation and Disclosure

During the presentation and disclosure phase, a representative from Impact will meet collectively with staff (virtual options available) to present their new healthcare offering and fully disclose the inner workings of the membership.

2 business days before this meeting, each group participant will receive a virtual copy of the Impact Membership guidelines and an educational video. This will allow for better questioning during the meeting.

6.

#### Membership Initiation

During this phase, Impact will work directly with the group administrator to generate the company's sponsor center, get each program participant a unique payment token, and support them through the application process.



### Becoming an Accredited IBO

Our strategy is divided into four achievable goals:

2

3

**ACCREDITATION** 

Learn about Impact and become Accredited.

PROMOTION

Use your voice to tell others about Impact.

Just provide the referrals, and Impact Representatives will take care of the rest.

INCOME

Earn Commissions
On Those Who Join
based upon the
commission
structure found on
ACNCompass.com

PROMOTE & SELL

Use your voice to tell others about Impact and directly sell the program. Impact will provide marketing materials and support for you to sell Impact to your clients.



# Will you join us?

Impact Health Sharing is in its stage of growth. As an organization looking to provide health care to the masses, we have developed a strategy to reward those who are willing and able to promote the value of Impact Health Sharing.



### The landscape of healthcare is changing.

Be a part of the significant change with Impact Health Sharing!



