



# KEY DIFFERENCE BETWEEN Health Sharing & Insurance

## What are some key differentiators? And, how do I talk about them?

**H**ealthcare Sharing has been around for over 27 years, and yet it hasn't always stayed the same. It's grown, evolved, and improved! *Impact simply isn't insurance, it's a health care sharing program. It's a community of individuals, families and small businesses just like you and me ... who share and pay each other's medical bills. And the great news is that it is an affordable alternative to the high cost of health insurance.* Impact is for **anyone** interested in sharing, acting responsibly together, and saving on health care.

You'll notice we use different terminology than what you're probably used to. The primary reason for that is because **we're not insurance**. As a not-for-profit, we have no financial motives involved in deciding what happens with paying for your medical care.

Also, unlike insurance where they pool money and you have no idea what happens with your premium, we **notify members when their reserved funds are used to pay a medical bill**. And since Impact Health Sharing's inception, 100% of all eligible medical bills have been paid.

Our program is membership based, meaning **everyone is here voluntarily**, and because of that **there are no guarantees**. There is no contract between you and Impact or you and the other Impact members.

Instead, in every situation we ask two simple questions:

1. Is the medical condition eligible?
2. Did you meet your PRA plus your Co-Share?

## Tell me more.

### What does that mean for me and my customers?

When looking for healthcare options, there are several things that may be important to you. Although each family has different needs, depending on their own unique situation, there are a few questions we tend to hear most often. Removing confusion and finding answers could bring you one step closer to deciding.

### Impact Health Sharing Is NOT insurance and NOT an insurance company

No, Impact Health Sharing is not insurance. Impact Health Sharing is an alternative to health insurance where like-minded individuals share in each other's medical bills. Bills are shared directly between members through individual bank accounts, by a concept called distributed reserves. One member states that it feels better than traditional insurance because you know where your money is going.

## Members Share Voluntarily

Impact is a non-profit organization and it's a community that consistently and voluntarily pay each other's medical bills. Unlike insurance there's NO incentive to not pay a medical bill.

## No Guarantee ... or Promise to Pay

Most families don't have the means to finance and reserve funds for their own healthcare risk. So, they sell their "risk" to an insurance in exchange for a contract and promise of payment. You'll have to pay the insurance company a "premium" to accept your risk. That's not the case with health care sharing. You're not relying on a guarantee, a contract or a "promise to pay" from an insurance company. Like millions of others who participate in health care sharing every day, you're relying on the voluntary commitment and consistency of the Impact member community. And since Impact Health Sharing's inception, 100% of all eligible medical bills have been paid. This is truly a decentralized and peer to peer approach.

## Publishing and Sharing ... Member-to-Member

Health Care Sharing is different than insurance in that your money is always going to help another Member in need and not some cold and disinterested Insurance Company. You'll have full visibility into who you are helping even before funds are transferred from your account, but their medical information will not be shared. You will even be able to send them a "note of encouragement" or a "prayer". Members do have the option to remain anonymous as well when needs are published, but can always see how all the contributions of the Impact Community are being used. You'll never get that kind of transparency and accountability from an insurance company.

## A few of our features are:

- ✓ **Comprehensive Medical (including preventative care)**
- ✓ **Wholesale RX pricing**
- ✓ **24/7 Telemedicine with a \$0 provider fee**
- ✓ **Mental Health Care**
- ✓ **Industry Leading Platform with full transparency and accountability**
- ✓ **No network. Freedom to choose your doctors.**
- ✓ **Therapy visits. Including things like Chiropractic adjustments, physical, speech & occupational therapies.**



*"My husband went to pick up a prescription yesterday and was so excited when he got home. Without insurance or discount programs his RX would have been \$488. With Good RX it went down to \$178. With Impact it was only \$26!"*



*"In two years, we have saved \$9600. We have had no problems with providers. They take down our information and submit our bills. It's simple."*



*"With Impact, you just show the card at your provider and bills are sent electronically. So it's timely payment to the provider, which really truly is better for you as a member. I think it works smoother than other health sharing."*