

HealthShare

Outline

A HealthShare is a membership program that allows for thousands of members to share in medical expenses. Planstin partners with Zion Health to bring the best HealthShare experience. Through cash patient discounted rates, members share with one another major medical costs.

Sharable Medical Expenses

In a HealthShare, medical expenses that come up are called “needs” or “sharable amount”. Health shares are to help protect against large medical expenses as members share in those expenses together.

Initial Unsharable Amount (IUA)

Like a deductible, the first \$1,000, \$2,500 or \$5,000 in medical costs will be the member responsibility. The remaining sharable medical expenses would be paid by Zion Health.

Use of HealthShare

Members are not required to use a network of doctors or providers. Members are considered cash-pay clients with the provider which saves money for all parties and provides the member with the freedom to use any provider.

Pre-existing Conditions

Medical conditions may have limitations if they are pre-existing. Pre-existing conditions will gain coverage over time. First year expenses are not sharable. Second year the plan can share up to \$25,000. Third year the plan can share up to \$50,000. After the third year, pre-existing conditions are fully sharable.

Rates

Age 18 - 29	\$1,000 IUA	\$2,500 IUA	\$5,000 IUA
Employee	\$150	\$100	\$75
Employee & Spouse	\$300	\$200	\$150
Employee & Child(ren)	\$300	\$200	\$150
Employee Family	\$450	\$350	\$250

Age 30 - 49	\$1,000 IUA	\$2,500 IUA	\$5,000 IUA
Employee	\$175	\$145	\$125
Employee & Spouse	\$350	\$275	\$225
Employee & Child(ren)	\$350	\$275	\$225
Employee Family	\$500	\$400	\$350

Age 50 - 64	\$1,000 IUA	\$2,500 IUA	\$5,000 IUA
Employee	\$225	\$200	\$150
Employee & Spouse	\$450	\$375	\$300
Employee & Child(ren)	\$450	\$375	\$300
Employee Family	\$700	\$575	\$450

The above charts reflect the full monthly share rates for the 2019 and do not account for any employer contribution.