

ClearShare Membership

Outline

ClearShare is a membership-based community of individuals established for the purpose of sharing eligible healthcare expenses between Members as described in the Member Guidelines. ClearShare is not insurance. ClearShare covers your emergency and hospital services. These medical services may include, but are not limited to major procedures, accidents, surgeries, and ER visits.

Shareable Services

Below are examples of common shareable expenses. For a complete list of membership eligibility and limitations, please see the ClearShare Member Guidelines.

Service	In-Network	Out-of-Network
Emergency Room	Free after Annual Maximum payment is met	Free after Annual Maximum payment is met
Ambulance	Free after Annual Maximum payment is met	Free after Annual Maximum payment is met
Hospital Stay	Free after Annual Maximum payment is met	Free after Annual Maximum payment is met
Outpatient Procedure	Free after Annual Maximum payment is met	Free after Annual Maximum payment is met
Physical Rehabilitation	Free after Annual Maximum payment is met	Free after Annual Maximum payment is met
Labor, Delivery, Hospital Stay	Free after Annual Maximum payment is met	Free after Annual Maximum payment is met

Annual Max

The annual maximum is the amount that you will pay before the ClearShare community shares in your qualifying medical expenses. The Annual Maximum is also known as your personal responsibility. ClearShare has three primary levels of personal responsibility: \$1000, \$2500, and \$5000.

All qualifying medical expenses submitted after the Annual Maximum is met are shareable with the ClearShare community at 100%. There is no annual or lifetime limit. You will not need to pay the Annual Maximum again until your new plan year begins. Additionally, you are only responsible for the Annual Maximum once each plan year.

Service copays are not included in the annual maximum. For members who are also part of an HSA MEC, service related costs that apply to the member's deductible are not part of the annual maximum.

Network

For expensive and emergency services, you are on an open network and can receive care anywhere. This includes major procedures, accidents, surgeries, and ER visits. ClearShare handles these services.

How to Use ClearShare

Be sure to contact Care Coordination before procedures whenever possible to confirm eligibility. Because ClearShare is not insurance, you may be told that you are not in-network. ClearShare is an open network and will share in eligible medical expenses once a needs request is opened. Please follow these instructions or contact us for assistance when receiving care:

Scheduling Procedures

- Contact Care Coordination for help navigating your care with your provider
- If you've already received a quote from your provider, submit a needs request on ClearShareHealth.org/need-request/

Accidents, ER Visits, or Hospital Services

- You have an open network for these services and can go anywhere for care
- Let them know you are a "Cash Pay" customer and have the provider send ClearShare or you a Superbill

Payment

- Save all bills and all receipts for your related services
- Open a needs request at ClearShareHealth.org/need-request/ and upload your materials

Disclaimer

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 as 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 Statutes.