



Sharing Request Steps

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REVIEW MEMBER GUIDELINES

The Member Guidelines explain the types of medical expenses that are shareable with the Zion HealthShare Community and the types that are not. Reviewing the Member Guidelines is the easiest way to determine whether your medical need will be eligible for sharing or if it is your responsibility as a member.

You may wish to review the sections "Pre-Membership Medical Conditions," "Medical Expenses Eligible for Sharing," and "Medical Expenses Ineligible for Sharing" in the Member Guidelines for more information.

CONTACT ZION HEALTHSHARE

In non-emergency situations, we recommend you contact Zion HealthShare before receiving a medical service. Our Medical Advocacy team is happy to assist you in receiving the lowest price for your service. Simply call (888) 399-0017 or e-mail advocacy@zionhealthshare.org.

GET ITEMIZED BILLS

Zion HealthShare keeps monthly contributions low for every member by sharing according to the Member Guidelines. To process your sharing request, we will need itemized bills for each service. Tell your provider that you are a self-pay patient, and you need itemized bills with self-pay discounts.



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SUBMIT A SHARING REQUEST

Sharing requests can be conveniently submitted in your Member Portal. Sharing requests must be submitted within six months of the date of service; however, the sooner you submit a sharing request, the easier it is for Zion HealthShare to process and have the community share in your medical costs. For non-emergency medical services, especially surgeries, we recommend you contact Zion HealthShare or submit your sharing request before the date(s) of service.

To determine sharing eligibility, Zion HealthShare needs you to provide specific information as part of your sharing request. Be sure to complete as much of the sharing request form as possible and attach all relevant documents—including itemized bills and any relevant medical documents.

PAY YOUR IUA

The Zion HealthShare Community cannot share in a member's medical expenses until their IUA has been met. You may pay the IUA directly to your provider. When you do, ask for itemized bills for all costs. Submit these bills to Zion HealthShare so that we can confirm your IUA payment and begin the sharing process. If you would like to pay the IUA directly, please contact Zion HealthShare.

The IUA must be paid within six months of the date of service, or the medical expenses may become ineligible for sharing.

WORK WITH YOUR PROVIDER

To make an eligibility determination, Zion HeathShare may require medical records and other documents from your provider, as well as itemized bills for your shareable expenses. In order to receive medical records efficiently there is a HIPAA release form you may sign so we can request your medical records for you. It also allows us to communicate with your providers to ensure a smoother sharing process. Please provide Zion HealthShare with this document as soon as possible and work with your provider so we can access the documents we need to share into your eligible medical expenses.



Frequently Asked Questions

WHAT COSTS ARE ELIGIBLE FOR SHARING AS PART OF A SINGLE SHARING REQUEST?

At Zion HealthShare, medical expenses resulting from an injury or illness may be eligible for sharing. To be shareable, treatment must be provided by a licensed medical professional. The Member Guidelines explain which costs are eligible for sharing with the Zion HealthShare community.

Expenses related to the same medical condition, including those for separate incidents, may be shared under a single sharing request. Eligible expenses paid toward treatment of this condition will accumulate toward the member's initial unshareable amount (IUA).

WHAT SHOULD I EXPECT AFTER SUBMITTING A SHARING REQUEST?

Once your request is submitted, you should expect the following:

- A confirmation email with any additional instructions from Zion HealthShare.
- The determination of sharing eligibility for your sharing request within the Zion HealthShare community
- If determined shareable, you will receive email updates about status changes, provider payments, reimbursements, and/or any missing information.

HOW DO I GET THE LOWEST POSSIBLE PRICE IF MY MEDICAL EXPENSES DO NOT EXCEED MY IUA?

- Zion HealthShare does not have member ID Cards. If you have an old Zion HealthShare ID card do not present it to the healthcare provider.
- Identify yourself as a self-pay patient for any applicable discounts at the time of service.
- Pay the healthcare provider directly for services.
- Contact Medical Advocacy at (888) 399-0017 or advocacy@zionhealthshare.org for assistance locating a provider or finding low cost services.

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