

Membership Guidelines Updates

Full Version January 2024

Zion HealthShare Members,

This correspondence highlights the full changes to the Member Guidelines that will be implemented and take effect on January 1, 2024. The full PDF will be made available on December 1, 2023.

Important Reminder: The Member Guidelines that go into effect January 1, 2024, will only be applicable to sharing requests that are submitted on or after that date. If a sharing request was submitted prior to January 1, 2024, the sharing request will be reviewed for sharing eligibility according to the Member Guidelines in effect at that time.

Should you have any questions please contact Member Care at 888-920-9466 or member@zionhealthshare.org.

Members and Membership (previously known as *Membership Requirements*)

Find/Replace all “dependents” to child(ren).

Spouse/Domestic Partner (New Guideline - under *Members and Membership*)

Domestic Partner is an unrelated and unmarried person who shares common living quarters with a Primary Member and lives in a relationship that is not legally defined as marriage by the state in which the member resides. A spouse is a significant other in a state-defined marriage. In certain contexts, it can also apply to a civil union or common-law marriage.

Child(ren) (previously known as *Dependents*)

An unmarried child under twenty-six (26) years of age, and any child born into a membership in connection with an eligible maternity sharing request, may participate under a household membership with the Primary Member. The Primary Member is responsible for ensuring that each individual participating under the household membership complies with the Member Guidelines and Principles of Membership.

When a child turns twenty-six (26) or marries, they can no longer participate under the household membership. To ensure a continuous membership, the child must complete an application form within thirty (30) days after being withdrawn from their previous household membership.

Children who age out of a membership and choose to re-join after the 30-day time limit, will be subject to the sharing limitations for pre-membership medical conditions. Any sharing requests that occur between the time a child is withdrawn from their previous membership and beginning their own are not shareable.

Tobacco Users

Zion HealthShare members, or households with one or more tobacco users, are required to contribute a higher monthly contribution to maintain membership. The monthly tobacco surcharge is \$50 per household.

A member, or one or more members within a household, who has used any tobacco product one or more times within the past year is considered a tobacco user. Tobacco products include, but are not limited to, cigarettes, cigars, chewing tobacco, snuff, pipe tobacco, and inhaled products through vape, hookah, and similar delivery devices. Smoked cannabis products are considered tobacco for the purposes of the tobacco surcharge.

If the household tobacco user(s) have not used tobacco products for over twelve (12) months, the tobacco surcharge may be removed by providing supporting documentation from the treating licensed medical provider to Zion HealthShare. However, the sharing limit will remain. Please refer to the *Tobacco Users Over 50* section.

Maximum Shareable Amounts

There is no annual or lifetime maximum for any member or membership household. However, some expenses may be subject to limitations according to these Member Guidelines.

Appeals

If a member believes that a sharing limitation was incorrectly placed or a determination of not shareable was provided on their sharing request, they may submit an appeal. Members may submit an appeal only if their membership remains active throughout the appeals process. All appeals are reviewed by a committee that meets on Thursdays, which includes at least one Zion HealthShare board member, as well as trained medical professionals. All appeals results are final and may not be appealed again.

Appeal requests must be submitted within thirty (30) days of the sharing request determination and must be submitted by the member, not the member's providers. Zion HealthShare may request additional information from providers if needed.

To file an appeal, send the medical evidence, a written explanation, and any other supporting documentation to determinations@zionhealthshare.org.

Multiple Sharing Requests in a 12-Month Period

We provide a safeguard for households that experience more than three (3) sharing requests in a rolling 12-month period. Each household membership will only be responsible for three (3) IUAs in a rolling 12-month period beginning on the date the member submits the verified IUA. If a household has paid three (3) IUAs in a rolling 12-month period, any additional eligible sharing requests exceeding \$500 will be shared with no IUA responsibility.

Aging Out at 65 (New Guideline – under *Submission of Sharing Requests*)

Medical incidents that occur within thirty (30) days of the members scheduled age-out at sixty-five (65), will have up to thirty (30) days after their membership end date to submit a sharing request. All other time limits will remain in effect including:

- itemized bills and statements must be submitted within six (6) months of the date of service, and
- the IUA must be paid within six (6) months of the date of service, or they become ineligible for sharing.

Medical Records Addendums (New Guideline – under *Submission of Sharing Requests*)

Medical Records may be requested to assist with the determination of a sharing request. After the requested medical records have been reviewed and a determination is made, medical record addendums will not be considered unless they are combined with an official addendum from the applicable provider. The addendum must be separate and include the following:

- signature from the applicable provider,
- date,
- description of what was changed, and
- reason for change.

Definition of Pre-Membership Medical Conditions

A pre-membership medical condition is anything for which a member has

- been examined,
- been diagnosed,
- taken medication,
- had symptoms, or
- received medical treatment

within the 24 months prior to their membership start date. Sharing requests related to pre-membership medical conditions are only shareable if the condition was regarded as cured and did not require treatment or present symptoms for 24 months prior to the membership start date.

Medical Expenses Eligible for Sharing

Therapeutic Treatments

Remove *Alternative or Integrative Medical Practices, Chiropractic Services, Massage Therapy, Pain Therapy, and Physical Therapy.*

These are all covered by *Therapeutic Treatments.*

Arthritis Treatment

Arthritic conditions, even if asymptomatic, are considered a pre-membership medical condition. Any treatment and/or procedure costs, including but not limited to joint injections, physical therapy, and chiropractic manipulations, are subject to the pre-membership medical condition phase-in period. See [Pre-Membership Medical Conditions Guidelines](#) for more information.

Cataract Surgery

Cataract surgery is treated as a pre-membership medical condition and subject to a one-year waiting period before it is shareable. Age-related cataracts requiring multiple procedures may be shared with one (1) IUA if the second procedure is completed within three (3) months of the first procedure. Non-age-related cataract surgery that is considered shareable requires two (2) separate IUAs.

Contraception

Contraceptive costs are not shareable. This includes but is not limited to intrauterine devices (IUDs), implantable contraceptive methods, condoms, surgical sterilization procedures, and the Plan-B pill. Members can use Zion HealthShare's discount program, Zion HealthShare Rx, for prescribed oral contraceptive medications that are available at a pharmacy.

Hormonal treatments and IUDs for non-contraceptive purposes may be eligible for sharing.

Degenerative Conditions (New Guideline – under *Eligible for Sharing*)

Degenerative conditions, even if asymptomatic, are generally considered a pre-membership medical condition and are subject to the applicable phase-in period. See [Pre-Membership Medical Conditions Guidelines](#) for more information.

Home Healthcare

Home healthcare expenses are shareable when related to a shareable accident, illness, or injury and when a licensed physician has prescribed the care. Sharing of home healthcare expenses is limited to 30 days.

International Medical Treatment

Medical expenses for emergency and acute care incurred outside the United States or Puerto Rico will be considered for sharing based on the Member Guidelines. All other medical expenses are not considered shareable.

Joint Replacement Treatment

Beginning in the second year of membership, joint replacement treatment and surgery for degenerative arthritis conditions may be shareable.

Nutritionists

Expenses related to nutritionist or dietician services are not shareable unless prescribed by a licensed medical provider and are limited to two (2) visits per sharing request, specifically the initial and follow-up visit.

Osteoporosis (New Guideline – under *Eligible for Sharing*)

Osteoporosis, even if asymptomatic, is considered a pre-membership medical condition and is subject to the sharing phase-in period. See [Pre-Membership Medical Conditions Guidelines](#) for more information.

Suicide & Attempted Suicide

Zion HealthShare will share in expenses related to the suicide or attempted suicide of an adolescent, age eighteen (18) and under. Up to \$25,000 may be shared after one (1) year of continuous membership.

Medical Expenses Ineligible for Sharing

ADHD & SPD Treatment (previously *ADHD, ADHS, & SPD Treatment*)

Expenses for evaluations, treatments, and prescriptions related to ADHD and SPD are not shareable. Members can use Zion HealthShare's discount prescription program, Zion HealthShare Rx, for any prescribed medications that are available at a pharmacy.

Dental

Dental services, such as caps, crowns, root canals, fillings, wisdom tooth extraction, anesthesia, sedation, and cleanings are not shareable. Tooth damage caused by an accident or injury (e.g., car accident) may be considered for sharing.

Genetic Screening

Genetic screenings and/or genetic counseling are ineligible for sharing.

Injuries Obtained from Certain Acts

Injuries or illnesses resulting from a criminal act, euthanasia, assisted suicide, participation in a riot, or other such acts that would violate the Principles of Membership

are not shareable.

Injuries or illnesses resulting from being under the influence of alcohol or drugs while committing a criminal act, such as operating a motor vehicle while impaired, are not shareable.

Fees & Interest (previously *Late Fees & Interest*)

Any late payment fees or interest charges that may accrue to medical bills before a member meets their IUA are the member's responsibility—they are not shareable, and do not count toward the IUA. Additionally, any late payment fees or interest charges caused by a member's delay in providing necessary documentation to Zion HealthShare are not shareable.

Credit card transaction fees associated with a payment by the member are ineligible for sharing.

Medically Stable Conditions

A shareable medical need may be considered medically stable when the condition is chronic and further treatment will not likely result in improvement. At this point, the sharing request is subject to review and may result in determination of ineligibility for future sharing.

Vision

Vision expenses related to hardware, such as glasses and contacts, are ineligible for sharing. Expenses to correct refraction, including but not limited to Lasik, PRK, lens implants, and/or other surgical or non-surgical visual acuity procedures and treatments not related to cataract surgery, are also ineligible for sharing.

Preventive Services

Preventive Overview

Zion HealthShare shares specific preventive services with the Direct Membership or with the additional Preventive Sharing service added to the Essential Membership. Preventive sharing is not subject to the IUA. Members should take advantage of the Medical Advocacy service as it is a complimentary resource to help them locate low-cost facilities.

Zion HealthShare references the following resources regarding preventive sharing:

- US Preventive Services Task Force
- American Cancer Society
- Centers for Disease Control (CDC) and Prevention Guidelines
- American Academy of Pediatrics
- American Academy of Family Physicians

See the Preventive Sharing Guide for more details.

Annual Provider Visit

Sharing for an annual provider visit is available upon membership start date and every twelve (12) months from the shareable visit date. Sharing is limited to the services provided during the office visit only, up to \$175.

For these additional services, members may seek lower cost options by presenting themselves as self-pay patients.

Cervical cancer screenings are considered shareable only when performed during the annual provider visit. Prostate exams are considered shareable only when performed during the annual provider visit and after fifty (50) years of age. If a follow-up is requested for either, it will require a separate sharing request and subsequent IUA.

Colorectal Cancer Screenings (previously *Colonoscopies*)

Sharing for a colorectal cancer screening is available every ten (10) years beginning at the age of forty-five (45) and after six (6) months of a continuous membership that includes the *Preventive Services* additional service.

Sharing is limited to \$5,000 for the screening colonoscopy, anesthesia, diagnostic testing, biopsies, and pathology performed as a part of the screening. Any additional costs, services, or follow-ups will be the member's responsibility. For high-risk members under forty-five (45), this service may be shareable with prior written approval from Zion HealthShare.

Home colorectal cancer screening tests such as high sensitivity gFOBT (guaiac fecal occult blood test), FIT (fecal immunochemical test), and sDNA-FIT (stool DNA with fecal immunochemical test) are shareable beginning at the age of 45 and after six (6) months of continuous membership with preventive services. gFOBT and FIT are shareable once every twelve (12) months; sDNA-FIT is shareable once every three (3) years up to \$500 for the test.

Any additional testing resulting from a home colorectal cancer screening test, including a colonoscopy, will require a separate sharing request and is subject to the IUA.

All other colorectal cancer screenings are not shareable as a preventive service but may be considered for sharing as a separate sharing request dependent upon the reason and only with prior written approval from Zion HealthShare. All non-preventive colorectal cancer screenings are subject to the IUA.

Mammograms

Sharing for a mammogram is available after six (6) months of a continuous membership that includes the *Preventive Sharing* additional service and every year beginning at the age of forty (40). Sharing is limited to \$600 for a 2D or 3D mammogram. The exam, appointment, and evaluation of imaging performed as a part of the screening will count toward the \$600 limit. Any additional services provided will be the member's responsibility. For high-risk members under the age of forty (40) this service may be considered for sharing with prior written approval from Zion HealthShare.

If the finding of the screening mammogram is inconclusive and warrants an ultrasound ordered by a licensed medical provider, Zion HealthShare will consider sharing in the cost which will be included in the \$600 sharing limit.

All other mammograms are not shareable as a preventive service but may be considered for sharing as a separate sharing request dependent upon the reason and only with prior written approval from Zion HealthShare. All non-preventive and diagnostic mammograms are subject to the IUA.

Youth Immunizations

Sharing for youth immunizations is available upon membership start date for members born in connection with an eligible maternity sharing request, and after six (6) months of a continuous membership that includes the Preventive Services additional feature for all other members up to the age of eighteen (18).

Well Child Visits

Sharing for well child visits is available upon membership start date for members born in connection with an eligible maternity sharing request and after six (6) months of a continuous membership that includes the Preventive Services additional feature for all other members. Sharing is limited to \$175 for the office visit costs, and associated immunizations are limited as outlined in the Youth Immunizations section.

Maternity Sharing Requests

Overview

View Zion HealthShare's Maternity Guide to learn more.

Maternity General

As with any other sharing request, expectant mothers pay a single IUA for all expenses related to their maternity sharing request. Shareable expenses may be related to miscarriage, prenatal care, postnatal care, and delivery.

The maternity sharing request must be submitted no later than six (6) months from the date of pregnancy confirmation. Sharing requests submitted after that date will be considered ineligible for sharing.

Once the maternity sharing request is open, submittal of original, itemized bills for the medical expense(s) must be within six months of service. Bills submitted more than six months after the date of service may be considered ineligible for sharing.

Maternity - Waiting Period

Conception occurring prior to membership start date is ineligible for sharing. Pregnancy existing prior to membership is not shareable. The conception date will be confirmed by medical records. Members who purposely misrepresent their conception dates may be subject to membership revocation.

Newborns who are not born in connection with an eligible maternity sharing request may be added to a household membership by calling or emailing Zion HealthShare. The newborn's membership start date can be no sooner than seven (7) days after delivery, if not born in connection with an eligible maternity sharing request. Any complications that the newborn may have, or any medical conditions present at birth, will be considered pre-membership medical conditions.

See the [Pre-Membership Medical Condition](#) section for details.

Maternity - What is Shareable

PRENATAL

- Routine office visits
- Routine lab work
- Fetal non-stress test (after 36 weeks)
- Up to three standard ultrasounds (unless an unexpected complication requires additional scans)
- STD/STI screenings prescribed by a licensed practitioner as part of routine prenatal care

DELIVERY

- Ob-gyn labor and delivery
- Cesarean
- Multiple births
- Hospital labor and delivery
- Hospital room and board
- Anesthesiologist
- Legally practicing midwives - In order for midwifery costs to be shareable, an itemized breakdown of the services provided in their global package must be provided to Zion HealthShare before services are rendered. Not all midwifery services may be eligible

for sharing.

- Home births
 - Maternal fetal medical specialist consultations, when ordered by the medical provider managing the pregnancy.
 - Pelvic manipulation – only shareable if new onset of back and/or pelvic pain, after the 30th week, and with a total of 20 visits but no more than \$2000, whichever occurs first.
- Exceptions will be considered for multiple births
- Birthing centers
 - Charges related to unexpected complications for the mother
 - One in-hospital pediatrician visit, including routine immunizations, routine lab work, and routine hearing tests (all shareable when the baby is added to the membership within 30 days of delivery and when these services occur prior to discharge from hospital)

POSTNATAL

- Mother's six-week postpartum checkup with pap test
- Two-week cesarean post-op appointment

Maternity – What is Unshareable

PRENATAL

- 3D and 4D ultrasounds
- Most immunizations (such as flu shots)
- Non-prescription supplements
- Genetic testing/counseling, including but not limited to:
 - Amniocentesis
 - Inhibin A
 - Alpha-Fetoprotein Serum (AFP)
 - Any type of Nuchal Translucency (NT) ultrasound
 - NIPT testing
 - Services by companies providing genetic testing/counseling.
 - Chiropractic services for babies in breech positions

DELIVERY

- Doula services
- Birthing tubs (or other items related to midwife delivery)
- Placenta encapsulations
- Circumcision
- Diagnostic hearing screening (including evoked auditory tests, BAEP, ABR, or BAER)

POSTNATAL

- Breast pumps
- Lactation consultant
- Mother's immunizations
- Postpartum counseling

- Additional postpartum services

Other services may be ineligible or eligible as determined by Zion HealthShare. If you have questions about a specific service, please contact Zion HealthShare prior to receiving care. All genetic testing will be the responsibility of the member.

Checkups for the baby after delivery are not part of the maternity sharing request. If the newborn has any complications, they would require a separate sharing request. All of the baby's checkups and any complications are subject to eligibility determination based on the Member Guidelines.

Maternity - Maternity IUA Payment

Please reference the *Submission of Sharing Request* guidelines.

Maternity – Separate Sharing Requests

Any complication for the newborn occurring after birth, whether the complication existed before or after birth (including congenital conditions), is separate from the mother's maternity sharing request and will require its own sharing request and IUA (in the event of a multiple birth, complications, each individual newborn will require their own sharing request and IUA).

Expenses for any pregnancy or birth-related complications of the mother are eligible for sharing as part of the maternity sharing request.

End of Life Assistance

End of Life Assistance

If a member, or someone in the member's household membership, dies after one year of uninterrupted membership, the Zion HealthShare community may provide financial assistance after receiving a copy of the death certificate. The surviving family may receive \$10,000 per deceased household member.

Membership Withdrawal

Membership Withdrawal

Members (including a spouse or adult child) may withdraw their membership, completely or from a specific household, at any time. However, all requests that take place on a holiday or weekend will not be processed until the following business day. Requests for membership withdrawal must be made in writing to Member Care Admin at mcadmin@zionhealthshare.org or over the phone with one of our representatives at 888-920-9466. The request must include (1) the reason for withdrawal and (2) the requested membership end date. Zion HealthShare cannot backdate withdrawals and therefore does

not prorate withdrawals or provide refunds. Once a membership is withdrawn any open sharing requests and all future sharing requests will no longer be eligible for sharing (unless the membership is reinstated before thirty (30) days). Members should plan accordingly.

Note: Only the primary member may remove other members from the membership.