



ShareWELL HEALTH SHARE ESSENTIAL MEMBERSHIP



Health Share

SUMMARY

ShareWELL Health Share to bring you a one-of-a-kind Health Share experience. A Health Sharing community is different than health insurance. It is a membership program that allows like-minded members to share in one another's medical expenses.



MEMBER
GUIDELINES

SHAREABLE MEDICAL EXPENSES

As a ShareWELL member, you can submit a Sharing Request for your medical expenses when you require medical care. For each request that arises, you may have a variety of related medical expenses. To see more information about what medical expenses are shareable, and how Sharing Requests are determined, please visit [ShareWELL Health Share](https://ShareWELLHealthShare.org) at Sharewellhealth.org.



Member
Responsibility

UNSHARED AMOUNT

The first \$1,500, \$3,000, or \$6,000 in eligible medical expenses will be your member responsibility. You will not be responsible for more than two UAs in any 12-month rolling period. There is no annual or lifetime limit on how many eligible medical expenses you may share with the community.



Pre-existing
Conditions

Pre-existing conditions have a phase-in period wherein sharing is limited. Starting from the membership start date, there is a one-year waiting period before these medical conditions are shareable. After the waiting period, the shareable amount increases with each membership year.

Maximum shareable amounts per Sharing Request:

Year One	Year Two	Year Three	Year Four	Year Five
\$0 waiting period	\$30K	\$60K	\$150K	Unlimited

After four years of membership, the limitation is lifted. The shareable maximum resets each membership year.



NO NETWORK
RESTRICTIONS

USING YOUR MEMBERSHIP

As a ShareWELL member, you are not required to use a network of providers. You will present as a self-pay patient with your provider. This helps the community leverage negotiations and self-pay resources.