

Why did OneShare Health move away from First Health?

As Americans, we believe in freedom of choice. Why should healthcare be any different? OneShare Health is giving our Members the ability to select a healthcare Provider of their choosing.

We know how important it is to see the doctors you trust. Our Members have access to an easy-to-use My Choice Provider Locator, which lists the doctors who have an existing relationship with OneShare or one of our partners, and whose bills are likely to be processed more quickly and efficiently. However, OneShare Members are not limited to those doctors listed in the My Choice Provider Locator. If you don't find the doctor you're looking for, our team is ready to help.

We accept any accommodating Provider and will work with them behind the scenes to ensure you receive a fair price for the services received.

What is the primary difference between First Health and Provider Choice?

Members are no longer restricted to an In-Network/Out-of-Network Provider requirement when it comes to Physicians and Facilities.

Go see your selected Provider. Providers will call OneShare Health to verify your Membership, and our trained team of Specialists will take care of the rest.

What if my doctor is not in the My Choice Provider Locator?

Not a problem! Go see whoever you choose.

My Provider was in the My Choice Provider Locator last week, now I don't see them. What do I do? At OneShare Health, our Members are not restricted to an In-Network/Out-of-Network requirement when it comes to Physicians and Facilities. You are free to see your selected Provider.

How do I find a Hospital or Facility?

It is always best to call OneShare Health Pre-Notification Team at **833-380-9080** prior to scheduling services so we can help you find a Facility that we worked with before and that will make the processing of your Sharing Requests easier.

Is OneShare Health Member Support able to look up my Provider?

Yes, they can look up Providers via mychoice.oneshare.com.

Can I use my Membership when I travel away from home?

Yes, your Program can be used at any accommodating Provider in the United States.

How do I explain my Program services to my Provider?

Tell your Provider that you are a Member of a Health Care Sharing Ministry which will process your bills for sharing. Provide them with your new Member ID Card, which contains all the information they will need to contact OneShare Health and send in bills for processing. If payment is required by the Provider that day, ask the Provider for a self-pay or cash-pay rate, which should be much less than the usual billed charges. If you do pay a bill on the date of service, keep all your records, and send the Expense Sharing Request Form directly to OneShare for processing.

What is a Fair and Reasonable Amount?

Fair and Reasonable Sharing is our model that reimburses Providers at a fair price when compared to services performed. We lower Member costs for most services by using a percentage above Medicare allowable. We start with approving an amount based upon a percentage above the Provider's Medicare rate. If Providers do not accept that amount, we will advocate on your behalf with the Provider to significantly reduce their charges, when necessary.

ONESHARE HEALTH, LLC (ONESHARE) IS NOT AN INSURANCE COMPANY BUT A RELIGIOUS HEALTH CARE SHARING MINISTRY (HCSM) THAT FACILITATES THE SHARING OF MEDICAL EXPENSES AMONG MEMBERS. As with all HCSMs under 26 USC § 5000A(d)(2)(B)(ii), OneShare's members are exempt from the ACA individual mandate. OneShare does not assume any legal risk or obligation for payment of member medical expenses. Neither OneShare nor its members guarantee or promise that medical bills will be paid or shared by the membership. Available nationwide, but please check www. onesharehealth.com/legal-notices for the most up to date state availability listing.



What do I do if the Provider is unwilling to accept OneShare or requires payment "up front"?

Tell your Provider that you are a Member of a Health Care Sharing Ministry which will process your bills for sharing. Provide them with your new Member ID Card, which contains all the information they will need to contact OneShare Health and send in bills for processing.

Please do not pay any bills unless required to do so at the time of service. If payment is required by the Provider that day, make sure you get a self-pay or cash-pay rate, which should be much less than the usual billed charges. If you do pay a bill on the date of service, keep all your records, and send the Expense Sharing Request Form directly to OneShare for processing.

What if I receive an additional bill?

It is possible for a Provider to send you a bill for the difference between their billed charges and the Fair and Reasonable Amount. Do not pay any bill without first contacting OneShare so that we can advocate on your behalf for an appropriate reimbursement amount.

If the bill is from a Physician who is not in the My Choice Provider Locator, you may have additional sharing responsibility for the difference between the Physician's final charges and the Fair and Reasonable Amount.

Is there a penalty for going Out of Network?

Members are no longer restricted to an In-Network/Out-of-Network Provider requirement when it comes to Physicians, Facilities, and procedures. We accept any accommodating Provider and will work with them behind the scenes to ensure you receive a fair price for the services performed. Some Providers will insist on an unreasonable charge, so make sure you check the My Choice Provider Locator before scheduling services.

It is possible for a Physician to send you a bill for the difference between their billed charges and the Fair and Reasonable Amount. Do not pay any balance bills without first contacting OneShare Health. For your convenience, please email the balance bill to <u>correspondence@onesharehealth.com</u>.

Do I have to submit my own medical bills to OneShare Health?

No, please provide your doctor with your new Member ID Card, which contains all the information they will need to contact OneShare Health and send in bills for processing.

If a Provider sends you a bill for the difference between their billed charges and the Fair and Reasonable Amount, you will want to submit the bill directly to OneShare. Do not pay the bill without first contacting OneShare Health so that we can advocate on your behalf for the appropriate reimbursement amount. For your convenience, please email the balance bill to <u>correspondence@onesharehealth.com</u>.

I enrolled in a OneShare Health Program thinking my Provider was In-Network with First Health, are they still covered by the Program?

You should check the My Choice Provider Locator to see if they are a Provider with whom we have an established relationship. If they're not listed there, we would love to talk with them and make sure things go smoothly for you when you visit them. We accept any accommodating Provider. Some Providers will insist on an unreasonable charge, so make sure you check the Provider Locator before scheduling services. If you choose to go to a Physician not listed in the Provider Locator, you may have additional sharing responsibility for the difference between the Physician's final charges and the Fair and Reasonable Amount.

I received an ID Card with a First Health logo; will I receive a new card?

Members will receive a new ID Card via mail by May 15, 2022 with updated Program information. A copy of your ID Card will also be available in your Member Portal, along with updated Membership Guidelines, My Choice Provider Locator, and more!

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OneShare Health currently shares in my prescriptions, am I now responsible for the cost?

OneShare Health encourages you to fill prescriptions refills prior to May 15, 2022, to be Eligible for Sharing according to Membership Guidelines. After May 15, Members will have access to prescription discounts with your Program where you can save up to 80% on prescription drugs.

Am I going to have to switch Programs at any time (in the near future) since it will no longer be available after April 15, 2022?

No, OneShare Health seeks to improve our Member experience by thinking outside of the box to become the best possible stewards of our Members' healthcare dollars.

We will honor all Program Visit Fees, Waiting Periods, and Pre-Existing Limitations at the time of enrollment. Please refer to your updated Membership Guidelines in your Member Portal after May 15 for full details.

Will I still have access to Clever RX even though prescription sharing is going away?

Yes, download the Clever Health[™] App to save up to 80% on prescription drugs. Clever RX is accepted at exceptional pharmacies nationwide – including major chains like CVS, Walgreens, Kroger, Rite Aid, Safeway, Walmart and many more!

I have a scheduled surgery after May 15th, 2022, what do I need to do to make sure the Facility will accept OneShare Health?

We encourage Members to provide your doctor with your new Member ID Card, which contains all the information they will need to contact OneShare Health and send for processing.

I have a doctor's appointment prior to May 15th, what happens if OneShare Health receives my medical bill after?

OneShare Health will still apply the First Health Network discount for Eligible Services performed prior to May 15, 2022.

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