

### How can I learn more about Program changes?

OneShare Health will host informative webinars every Tuesday at 11:30 am CST to discuss upcoming Program Changes with live Q&A!

Register today for an upcoming webinar! <https://attendee.gotowebinar.com/register/7738033403926593804>

• April 5 • April 12 • April 19 • April 26 • May 3 • May 10

### 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 they 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 they don't find the doctor they're looking for, our team is ready to help.

We accept any accommodating Provider and will work with them behind the scenes to ensure they 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.

Members should go see their selected Provider. Providers will call OneShare Health to verify their Membership, and our trained team of Specialists will take care of the rest.

### Can the Member choose their own doctor and Facility?

At OneShare Health, our Members are not restricted to an In-Network Provider requirement when it comes to Physicians, Facilities, and procedures. We offer the Freedom of Choice to visit wherever.

- Their OneShare Health Program uses a My Choice Provider Locator for professional physician/doctor services. To search for a physician, Members should go to [mychoice.oneshare.com](http://mychoice.oneshare.com).
- Not seeing their doctor? Not a problem! Members should go see their selected provider. Providers will call OneShare Health to verify their Membership, and our trained team will take care of the rest!

If Members are seeking services performed in an Inpatient or Outpatient Hospital setting, Surgery, or Clinical Lab for a scheduled service, they should call OneShare Health Pre-Notification Team at **833-380-9080** at least 10 days prior to their visit. OneShare Health will process Eligible services at a Fair and Reasonable Amount based on an objective Medicare-based benchmark.

If for any reason, they receive a balance bill from a Provider, please email the balance bill to [Correspondence@OneShareHealth.com](mailto:Correspondence@OneShareHealth.com).

### 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 their behalf with the Provider to significantly reduce their charges, when necessary.

### What a Member's doctor is not in the My Choice Provider Locator?

Not a problem! They can go see whoever they choose.

**Will Members need a login for the lookup website, or is there a direct link?**

Members can access the OneShare My Choice Provider Locator without a login at, [mychoice.oneshare.com](https://mychoice.oneshare.com).

**How do Members 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 them find a Facility that we worked with before and that will make the processing of their Sharing Requests easier.

**Is the My Choice Provider Locator the same for all Programs/tiers?**

Yes, all Programs use the same My Choice Provider Locator for easy access.

**Is OneShare Health Member Support able to look up Providers?**

Yes, they can look up Providers via [mychoice.oneshare.com](https://mychoice.oneshare.com).

**How should Members explain their Program services to their Provider?**

They should tell their Provider that they are a Member of a Health Care Sharing Ministry which will process their bills for sharing. Provide the doctor with their 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, they should ask the Provider for a self-pay or cash-pay rate, which should be much less than the usual billed charges. If they do pay a bill on the date of service, Members should keep all their records and send the Expense Sharing Request Form directly to OneShare for processing.

**Will Members have to go through the Pre-Notification process again?**

No, but we encourage them to reach out to their Provider with their new Member ID Card, which contains all the information Providers will need to contact OneShare Health and send in bills for processing for services scheduled after May 15, 2022.

**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 they receive a fair price for the services performed. Some Providers will insist on an unreasonable charge, so Members should make sure they check the My Choice Provider Locator before scheduling services.

It is possible for a Physician to send them a bill for the difference between their billed charges and the Fair and Reasonable Amount. Members should not pay any balance bills without first contacting OneShare Health. Members should please email the balance bill to [correspondence@onesharehealth.com](mailto:correspondence@onesharehealth.com).

**Do Members have to submit their own medical bills to OneShare Health?**

No, Members must please provide their doctor with their 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 them a bill for the difference between their billed charges and the Fair and Reasonable Amount, Members will want to submit the bill directly to OneShare. Members should not pay any balance bills without first contacting OneShare Health. Members should please email the balance bill to [correspondence@onesharehealth.com](mailto:correspondence@onesharehealth.com).

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

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

**How are "Out-of-Network" services Shared on the Complete Program?**

For dates of service after May 15, 2022, Out-of-Network services will be Eligible for Sharing as In-Network! E.g. Maternity & Preventive Services will be Eligible for Sharing, according to Program Guidelines.

**OneShare Health currently shares in prescriptions, are Members now responsible for the cost?**

OneShare Health encourages Members 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 their Program where they can save up to 80% on prescription drugs.

**Are Members going to have to switch Programs at any time (in the near future) since it will no longer be available?**

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. Members should refer to their updated Membership Guidelines in their Member Portal after May 15 for full details.

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

Yes, Members should 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!

**How are Complete Program Change Forms handled?**

If a Member who is currently enrolled in the Complete Program wishes to complete a Program Change Form, they will be subject to the standard set of Program Change rules.

- Moving to a lower ISA requires the Member to answer medical questions.
- Any amount met toward the Program Year ISA will be credited.
- Program changes will result in a new Active Date.
- All Program Maximums met will be credited toward the new Program.
- Credit for time participating under the original Program will apply towards Waiting Periods.
- Pre-Existing terms and limitations will be based upon the original Membership Active Date.

**Will Members receive a new ID card?**

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

**What if a Member has a scheduled surgery after May 15th, 2022, what do they need to do to make sure the Facility will accept OneShare Health?**

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

**What if a Member has a doctor's appointment prior to May 15th, but OneShare Health receives the medical bill after?**

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

**How do I properly educate my clients for enrollments conducted prior to May 15th, but requesting a future Active Date?**

Members enrolled prior to May 15 will have the following changes:

- **Provider Choice.** Members are no longer restricted to an In-Network/Out-of-Network Provider requirement when it comes to Physicians, Facilities, and procedures.
- **Discount Services.** In addition to Vision, Dental, and Prescription Discounts, OneShare Health will now offer additional Lifestyle Discounts such as rewards & entertainment, daily living supplements, and more!
- **Complete Program Only.** Out-of-Network services will be shared at the same percentage as In-Network. Maternity and Preventive Services are Eligible for Sharing, according to Program Guidelines.
- **Emergency Room Services** are shared up to \$10,000, then the ISA applies.

**How do these changes have a positive impact on my Members?**

- **Now have freedom of Provider choice:** Members are no longer restricted to an In-Network/Out-of-Network Provider requirement when it comes to Physicians and Facilities.
- **In many cases, their Members will enjoy less out-of-pocket costs:** The programs we have implemented are designed to lower Member costs while providing Freedom of Provider Choice.
- **Discount Services:** In addition to Vision, Dental, and Prescription Discounts, OneShare Health will now offer additional Lifestyle Discounts such as rewards & entertainment, daily living supplements, and more!
- Members in AK, MA, MT, and WA will have access to the Non-DMPO discounts (Diabetes Care & Supplies, Emotional Wellness, Daily Living Products, Cash Rewards, Vitamins, Entertainment Benefits, Fitness, TeleDentist, and Tele-Pet).
- **Complete Program Only:** Out-of-Network services will be shared at the same percentage as In-Network. Maternity and Preventive Services are Eligible for Sharing, according to Program Guidelines.

**Do these changes increase Monthly Contribution Amounts?**

Yes, for Members who were active on or before March 1, 2021. As we continue to work to improve their experience with OneShare Health and provide the most innovative Programs in the healthcare industry, we must also keep up with the overall costs of medical bills as they continue to rise. There will be a 5% increase to these Members on April 15, 2022, excluding the following populations:

- Members who have moved into a new age band within the past six months (October 15, 2021 – April 14, 2022)
- Members who will move into a new age band in the next six months (April 15, 2022 – October 14, 2022)

For enrolling new Members, current quoting platforms will see an increase of 4% on all Programs and tiers starting April 15, 2022.

**When will Members start receiving information on the changes?**

Members have started to receive detailed information on the upcoming changes beginning March 16, 2022.

**A Prospect quit smoking/tobacco 5 years ago, are they still considered a "Smoker?"**

To be Eligible for Membership, all applicants must attest that in the 12 months prior to application, they have abstained from the use of illegal drugs or tobacco in any form, including the use of e-cigarettes or vaping.

**Since I am no longer able to offer the Complete Program, will any adjustments be made to the other Programs?**

OneShare Health seeks to improve our Member experience by thinking outside of the box, and strive to become the best possible stewards of our Members healthcare dollars. Therefore, we will be making changes to Programs enrolled on/after May 15, 2022.

**Since I am no longer able to offer the Complete Program, will the Classic Program be revised to include more than 5 Office Visits?**

No, we will not be adjusting the number of visits on the Classic Programs. Through innovation, OneShare Health is not increasing the frequency of Primary Physician Visits to be the best possible stewards of our Members healthcare dollars.

Instead, we encourage our Members to use Smart Virtual Care for those non-emergent situations, such as the common cold, allergies, and much more!

Smart Virtual Care visits are always 100% Shared at OneShare Health, meaning this is at \$0 Consult Fee. Members can download the Clever Health™ App by visiting <https://www.cleverhealth.ai/oneshare> or call (833) 387-9603.

**How are Program visit fees impacted for new enrollments starting May 15th, 2022?**

- Classic Physician - \$40 Visit Fee
- Classic Urgent Care Facility - \$75 Visit Fee
- Classic Emergency Room - \$500 Visit Fee
- Catastrophic Emergency Room - \$500 Visit Fee

There are no changes to the frequency of the number of Visits as stated in the current Membership Guidelines.

**Are there any changes to Waiting Periods, ISA, or Pre-Existing Conditions?**

For Programs enrolled on/after May 15, 2022 there is a 180-Day Waiting Period for Preventive Services on the Classic Programs.

**How do I sell a “no network solution?”**

[View OneShare Health’s Freedom of Choice Guide.](#)

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As always, if you have any questions or need further assistance at any time, don’t hesitate to get in touch with Producer Support at [ProducerSupport@OneShareHealth.com](mailto:ProducerSupport@OneShareHealth.com).