

Q: Why did OneShare Health decide to switch Provider Networks?

- First Health will provide our valued Members with broader access to health care professionals who have all been meticulously vetted in order to ensure quality outcomes and care. And, as is most often the case when a health care Provider belongs to a national network, doctors and hospitals that partner with First Health have agreed to provide services to our valued Members at discounted rates—which means you'll be saving substantially on out-of-pocket health care costs!
- First Health Provider Relations team is partnering with OneShare to help support us as a Health Care Sharing Ministry in the marketplace. They will assist with Provider education and broadening the network.

Q: Will Members need a log-in for the First Health website or is there a direct link?

- A direct link will be provided. Members can access the OneShare Provider search site for First Health at <https://Providerlocator.firsthealth.com/OneShare>
- However, if you are searching directly from the First Health website, you must click *Client Specific Network* and enter the code *OSH*.

Q: Is the Provider search criteria/link the same for all programs and tiers?

- Yes, all programs use the same First Health Provider Network for easy access.

Q: Can Members request OneShare Concierge to look up First Health Providers?

- Yes, they can look up Providers via <https://www.onesharehealth.com/Provider-search>
- Each Provider will be looked up and the Member will receive an email alerting them to the status of each Provider showing In-Network or Out-of-Network.
- If a Provider is found to be Out-of-Network the Member will be able to click a button in the email to nominate the Provider.

Q: How will a balance bill be handled when using an Out-of-Network Provider?

- OneShare has partnered with Clear Health as a reference-based pricing vendor to serve our Members who see Out-of-Network Providers.
- We have done market research to ensure that reference-based pricing is set at an industry standard level percentage of Medicare making those reimbursements competitive in the market.
- If a Member receives a balance bill from an Out-of-Network Provider, they can submit the balance bill for negotiation by Clear Health.

Q: Will current Members be able to choose between First Health or PHCS?

- No, First Health will be the Provider Network for ALL OneShare Members effective June 1, 2020.
- If a Member finds their Provider is Out-of-Network, OneShare Concierge is available to assist.

Q: Will current Members be grandfathered in with PHCS?

- No, First Health will be the Provider Network for ALL OneShare Members effective June 1, 2020.

Q: Will Members be receiving new ID Cards and Membership Guides?

- Yes, Members will receive a new welcome kit via email and their new ID cards and Membership Guide via mail by June 1, 2020.

Q: What is the average network discount for First Health?

- On average the network discount for First Health is about 32% (about 12.5% more than the average discount with PHCS).
- Each Provider Network agreement is different, and this discount amount is not guaranteed.

Q: Do the OneShare Health discounts change with the transition to First Health?

- No, our current discount programs are still in place and have not changed.

Q: Are there First Health Providers located nationwide?

- Yes, more than 5,745 hospitals, over 121,482 ancillary facilities, and over 781,161 professional Providers at over 1.5 million health care service locations.
- First Health Network enables 95% of the U.S. population to have access to a Provider.

Q: How can a Member nominate a Provider?

- If a Member wishes to nominate a Provider they can email the Provider's name, address and phone number to concierge@onesharehealth.com or call 1-866-284-4286.
- If the Member has used the OneShare Concierge assisted Provider search, they can click *Nominate My Provider* on the email they receive on any Out-of-Network Provider.

Q: What are the ways I can search for a Provider?

- First Health Provider search site: <https://Providerlocator.firsthealth.com/OneShare>
- Concierge Assisted search link: <https://www.onesharehealth.com/Provider-search>

Q: What if a Member has a surgical procedure or appointment booked with a PHCS Provider after 6/1?

- There is a high likelihood that the Provider is also in the First Health Network. However, the Member can call OneShare Concierge to notify us of the service and verify the Provider or facility is In-Network with First Health.

Q: What if a procedure is scheduled post 6/1 and the Provider is NOT In-Network with First Health?

- The Member can notify OneShare Concierge via phone or email.
- OneShare Concierge can negotiate a single case agreement with the Provider so that the Member can continue with their scheduled procedure.

Q: Will Members have to go through the Pre-Certification process again?

- No, but we encourage the Member to verify the Provider is In-Network with First Health.

Q: How are notifying Members of this change?

- Members started receiving communication May 1, 2020 via email.
- They will receive notifications via email every week throughout the month of June.

Q: Who is First Health Network?

- First Health is a brand name of First Health Group Corp., an indirect wholly owned subsidiary of Aetna, Inc.
- First Health Core Values
 - Network quality and stability
 - Service excellence
 - Operational and administrative ease
 - Flexibility

Q: What are the top features of First Health Network?

- More than 5,745 hospitals, over 121,482 ancillary facilities, and over 781,161 professional Providers at over 1.5 million health care service locations.
- First Health Network enables 95% of the U.S. population to have access to a Provider.

Q: How often is the Provider search updated?

- The First Health Provider search site is updated on a weekly basis.

Q: Will Members be billed the difference between the billed charges and the First Health Network rate?

- Even if the service is pre-certified by OneShare Health, this does not guarantee the medical need is eligible for sharing. Considerations, such as Membership status, Pre-Existing conditions, Cancer eligibility, and program limitations, are considered when determining sharing eligibility.

Q: What if a Provider will not submit the bill and requests full payment “up front”?

- At the time of visit, Members are responsible for the applicable Visit Fee. If they are asked to pay more by a Network Provider, the Member should present their ID card which indicates they are with First Health Network. If additional questions occur, call OneShare Concierge at 1-866-284-4286, Monday-Friday 8-5pm CST.