



# Out-of-Network (OON) PRE-SERVICE & POST-SERVICE OPTIONS GUIDE



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Oneshare Health is committed to providing you the most comprehensive, affordable, and flexible Membership to best fit your needs.

"God is our refuge and strength,  
an ever-present help in trouble."  
**Psalm 46:1 (NIV)**

## **PRE-SERVICE ASSISTANCE**

If you have an upcoming procedure with an out-of-network provider or facility, our Pre-Notification team is here to help, and can be reached at (855) 699-0419. By contacting us, you can explore alternative options to manage your healthcare costs.

## **CONTACT INFORMATION**

### **Pre-Notification Team**

855-699-0419

### **Member Support Team**

855-699-1274

We are committed to assisting you in navigating your healthcare options and managing costs effectively.



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## STEERAGE

### Navigating to Cost-Effective Care

**What is Steerage?** Steerage involves guiding Members toward in-network Providers or facilities that offer the most affordable rates for an upcoming procedure. By finding an in-network Provider, it eliminates the possibility of balanced bills, resulting in higher Member out of pocket. Members are not required to use a network Provider but could end up with additional sharing responsibility if they choose an out-of-network Provider.

#### How to Access Steerage Opportunities:

Contact our Pre-Notification team to connect with a representative at (855) 699-0419.

#### Eligible Facilities for Steerage:

- Lab Facilities
- Surgery Centers
- Imaging Centers
- 501r Facilities (Hospital organizations)

#### Services Not Eligible for Steerage:

- Ophthalmology
- Dermatology
- Immunology
- Cataract Surgery
- Office Visits (including Specialist Office Visits)

#### Information to Provide (if available):

- CPT Code
- Name of Requesting Physician



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## **ASSISTING WITH PROVIDERS WHO WILL NOT BILL ONESHARE HEALTH**

If your Provider is not familiar with Health Care Sharing Ministries, our Pre-Notification team can reach out to discuss billing arrangements. If the Provider is unwilling to submit bills directly to OneShare Health, we can explore additional options:

- **Self-Pay Discount:** Members can inquire about self-pay discounts from the Provider and share this information with their Pre-Notification Specialist.
- **Single-Case Agreement:** We can negotiate a one-time agreement with the Provider to facilitate sharing.

*\*Please do not pay bills without talking to OneShare Health first.*

## **POST-SERVICE SUPPORT**

For services **already received** from out-of-network Providers, we offer the following assistance:

### **Financial Assistance Review and Negotiations**

Hospitalization and ER Visits are reviewed by our internal Sharing Team. For out-of-network bills, we:

- Review for potential financial assistance offered through your facility.
- If ineligible for financial assistance, we will proceed with negotiations between OneShare Health and the Provider.

### **Member Advocacy**

For other out-of-network bills not related to hospitalizations or ER visits:

- Bills are shared according to the out-of-network rate.
- If the Provider doesn't accept this rate and bills you for the difference, you can:
  - Negotiate directly with the Provider for a discount.
  - Contact our Member Support Department to connect with our Sharing Team for potential member advocacy. We will attempt to work with the Provider on your behalf to explore financial assistance, self-pay discounts, negotiations, and/or payment arrangements to lower your out-of-pocket costs. (Please note: Sharing requests for member advocacy must be over \$250.)



**Your health is our mission!**

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Made with ❤️ in Texas

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**BETTER TOGETHER**