



## Disclaimers & Legal Notices

OneShare Health, LLC is a health care sharing ministry which brings together people of faith to assist each other by voluntarily sharing medical expenses. As a health care sharing ministry, OneShare Health does not contract with Members to provide or pay for medical care, does not offer insurance, makes no assumptions of risk, and does not promise or guarantee that medical expenses will be paid or shared by the Membership. Unpaid medical bills are always your responsibility.

OneShare strives to create a positive Member experience. However, for those unique situations where Members are concerned or dissatisfied, OneShare Health has created a dispute resolution process that is consistent with our shared biblical beliefs about resolution within our community rather than by civil courts (1 Cor. 6:1-8).

By becoming a Member of OneShare Health, each Member agrees to use the following Dispute Resolution and Appeal process as the exclusive means for resolving all disputes, including legal disputes, and to not file a lawsuit. The Member agrees not to engage in litigation against OneShare Health, its affiliates, nor its employees or directors for any reason related to health care or Membership.

### The OneShare Dispute Resolution process is as follows:

- 1. Call OneShare:** Many concerns or questions may be resolved by calling us directly. OneShare strives to provide first class Member service, and we want to know immediately if you are not completely satisfied. Before submitting a written dispute, a Member must first attempt to resolve the issue with the applicable Department within OneShare.
- 2. Written Dispute:** If you have been unable to resolve an issue to your satisfaction by calling OneShare, you may file a written dispute within 60 days after the OneShare determination giving rise to your dispute. Disputes may be submitted in three ways: (1) by completing OneShare's Member Dispute Form and submitting it to [Dispute@onesharehealth.com](mailto:Dispute@onesharehealth.com), (2) by completing the Dispute Form and mailing it to OneShare Health, Attn: Disputes, PO Box 825 Uniontown, OH 44685, or (3) by going online to [www.onesharehealth.com/memberdisputes](http://www.onesharehealth.com/memberdisputes) and downloading and submitting the form per the instructions above. Any other method of communication will not be considered a dispute for purposes of this Dispute Resolution and Appeal process. The Dispute Form must be completed in full and incomplete disputes will not be considered. OneShare will confirm receipt of your dispute within 3 business days after submission. If the form is incomplete or more information is needed, OneShare will notify you. You will receive a response within 60 days after your dispute is accepted.
- 3. Appeal:** You may appeal an adverse determination of your written dispute by submitting OneShare's Appeal Form to [Appeals@onesharehealth.com](mailto:Appeals@onesharehealth.com), or by mailing the completed Appeal Form to Attn: Appeals, PO Box 825 Uniontown, OH 44685, within 30 days after the determination of your dispute. You must include a written summary of your appeal, state why you disagree with the previous determination, and include any portions of your Member Guideline which may be applicable. You will be able to attach any documents you feel are necessary to provide complete information to the OneShare Appeals Committee. The Appeals Committee will consider your appeal within 45 days after submission. Appeals of Pre-Notification determinations will be expedited.
- 4. Arbitration:** If you are unsatisfied with the decision of the OneShare Health Appeals Committee, the final option is to submit the dispute to Arbitration in accordance with the Arbitration Agreement which each Member signs upon enrollment. You may submit the dispute for arbitration with the Institute for Christian Conciliation (ICC) or the American Arbitration Association (A A A). You will be responsible to bear one-half of the fees of your selected arbitration program (ICC or AAA), and all of your own incidental or legal costs. The arbitration shall be held in Dallas, Texas unless you and OneShare agree to a different location. One arbitrator shall preside over the dispute and shall be selected by mutual agreement between you and OneShare. If the parties cannot agree on an arbitrator, the selected arbitration program (ICC or AAA) will appoint the arbitrator. If you wish to invoke this provision, you must send a written notification to OneShare's Legal Department and submit your arbitration request to:

<https://www.aorhope.org/icc>

or

<https://www.adr.org>