



Membership Guidelines

Altrua HealthShare is a faith-based, medical needs sharing membership. Medical needs are only shared in by the members according to these *Membership Guidelines*. Our members agree to the *Statement of Standards* and voluntarily submit *monthly contributions* into an escrow account facilitated by Altrua HealthShare acting as a neutral escrow agent between members.

We provide the
opportunity to give
because good is
always returned.

Dear Member,

I personally want to thank you for joining the Altrua HealthShare membership. This year, Altrua HealthShare members have the honor of celebrating 20 years of continuous sharing in each other's *eligible* medical needs. As a member, you will experience the gift of giving and caring for one another through this unique ministry and membership.

As a member, you will experience the member-to-member sharing through the escrow account as the process that fulfills the mission of Altrua HealthShare to:

“Carry each other’s burdens, and in this way you will fulfill the law of Christ.”

Galatians 6:2 (NIV)

As each member of Altrua HealthShare contributes to the escrow account and follows this example of carrying each other’s burdens, the membership is able to serve one another through this unique member-to-member sharing method.

The *Membership Guidelines* informs members what medical needs are *eligible* or *ineligible* for sharing once a medical bill from a provider has been submitted to the membership. Please familiarize yourself with these *Membership Guidelines* as they are the tool provided for you to be informed and educated so you may be responsible for knowing and understanding the details of your membership.

Upon enrollment to the membership, members donate \$25.00 to Altrua Ministries, a 501(c)(3) nonprofit organization. As members submit the annual membership fee of \$100.00, it is our hope that you will continue to annually donate the requested amount of \$25.00 to Altrua Ministries as well. This donation allows the ministry to continue its efforts in donating into other nonprofits, research and developments of Cancer, CureDuchenne and other health related cures. We also welcome any additional donations you may want to give to Altrua Ministries. For a list of other ways you can donate to the ministry or for a review of the donations made from the ministry, please visit www.altruahealthshare.org. All donations to Altrua Ministries are tax deductible.

Again, thank you for joining the thousands of individuals and families across the nation who have made the same decision as you to join the membership of Altrua HealthShare. For any questions and concerns, please call the Member Services Department to speak with one of our Member Services representatives who are willing to serve and take care of your need.

Many Blessings to you and your family,



RANDALL L. SLUDER
Executive Director

CELEBRATING
20
YEARS
of
SHARING

Statement of Standards

I agree to live a clean and healthy lifestyle and share the following ethical or religious beliefs:

- › I believe in caring for one another.
- › I believe in keeping my body clean and healthy with proper nutrition.
- › I believe the use of tobacco, illicit drugs and excessive alcohol consumption is harmful to the body and soul.
- › I believe sexual relations outside the bond of marriage is morally wrong and marriage is a bond between a man and woman only.
- › I believe abortion is wrong, except in a life-threatening situation to the mother.
- › I believe I am obligated to care for my family and physical, mental or emotional abuse of any kind to a family member or anyone else is morally wrong.



Contact Information

For general information, help with your application, monthly contribution, or medical needs, please contact us.

PHONE
1.888.244.3839

EMAIL
memberservices@altruhealthshare.org

FAX
1.512.382.5520

ONLINE
www.altruhealthshare.org

MAIL
P.O. Box 90849, Austin, TX 78709-0849

Member Resources

FORMS, DOCUMENTS & MORE

Every form for managing your *membership* as well as up-to-date information can be found on our website.

Each form can be downloaded as a PDF so you can easily fill, sign and attach necessary documents to send by email, fax or mail.

www.altruhealthshare.org/resources

Membership Guidelines Contents

DEFINITIONS Refer to the Definition of Terms section on page 05 for an explanation of the *terms* that are used throughout these guidelines.

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Membership Overview

Altrua HealthShare is an escrow agent that administers voluntary sharing of health care needs for qualifying members. Members of Altrua HealthShare share a common set of ethical or religious beliefs (*Statement of Standards*) and share medical expenses among themselves in accordance with those beliefs.

Altrua HealthShare uses this widely accepted definition of “religion” as defined by Merriam Webster: “A personal set of institutionalized system of religious attitudes, beliefs and practices.” The *membership* ethics and beliefs are based on the historical narra-

tive in the Bible. Members agree to live by the lifestyles, values, and traditions addressed in the Bible and agree to adhere to and sign the *Statement of Standards* based thereon. The *membership* does not subsidize self-destructive behaviors and lifestyles, but is specifically tailored for individuals who maintain a healthy lifestyle, make responsible health care choices, and believe in helping others. The *membership* is NOT health insurance.

A Guidelines Purpose and Use

The guidelines are provided as an outline for *eligible* needs in which contributions are shared in accordance with the *Escrow Instructions*. They are not for the purpose of describing to potential *contributors* what amounts will be shared on their behalf, and do not create a legally enforceable right on the part of any *contributor*. Neither these guidelines, nor any other arrangement between *contributors* and Altrua HealthShare, creates any rights for any *contributor* as a reciprocal beneficiary, a third party beneficiary, or otherwise.

The edition of the guidelines in effect on the date of medical services supersedes all other editions of the guidelines and any other communication, written or verbal. With written notice to the general *membership*, the guidelines may change at any time based on the preferences of the *membership* and on the decisions, recommendations, and approval of the Board of Directors.

An exception to a specific provision only modifies that particular provision, and does not supersede or void any other provisions.

B Individuals Helping Individuals

Contributors participating in the *membership* help individuals with their medical needs. Altrua HealthShare facilitates in this assistance and acts as an independent and neutral escrow agent. Altrua HealthShare disperses monthly member-to-member sharing, or contributions, as described in the *Membership Guidelines*.

C Monthly Contributions

Monthly contributions are voluntary contributions that are non-refundable. A member's first month's contribution must be received by the 15th day of their first month or the *membership* will not become effective. Recurring *monthly*

contributions are due on the 1st of each participating month, and become past due after the 15th of that participating month. Any monthly contribution received after the last day of a participating month will incur an administrative fee of \$35.00 as will any monthly contribution returned by a member's financial institution. Any member's monthly contribution that continues to incur an administrative fee for three consecutive months will be assessed additional administrative fees.

If a contribution is not received by the 15th of a participating month, the member remains *eligible* for sharing through the end of that month. On the 1st day of the second participating month that a contribution has not been received, the member is considered *ineligible* for sharing until that previous participating month's contribution has been received. If a member's monthly contribution is past due for sixty consecutive days from the last participating month's due date, the member becomes *ineligible* for sharing and the *membership* will be *withdrawn*.

As a non-insurance *membership*, Altrua HealthShare or the *membership* is not liable for any part of an individual's medical need. In the event that the escrow account does not provide for *eligible* needs submitted for any sharing month, additional contributions may be requested from the *membership*. The additional contributions requested will be spread equally amongst that month's participating members. As of 1/01/2017, Altrua HealthShare has never requested additional contributions from the *membership* to provide for sharing in *eligible* medical needs.

Members desiring to upgrade their current *membership* may be subject to the enrollment process to determine eligibility. Altrua HealthShare has the sole discretion to approve or decline *membership* changes. Request for *membership* changes should be received by the 20th of the month prior to the month that the member wants the change to be in effect. The change to the *membership* will become effective on the first day of the month following the approved change.

Contributors wishing to discontinue participation in the *membership* must submit a *Membership Cancellation Request Form* by the 20th day of the month before which the contributions will cease or the contribution remains non-refundable. The form should include the reason why the contributor is discontinuing participation in the *membership*. Should the contributor fail to follow the *Membership Guidelines* as they pertain to the *membership* and later wishes to reinstate their *membership*, a new application must be submitted for *membership* as a new applicant.

D Definition of Terms

Terms used throughout the *Membership Guidelines* and application are defined as follows:

01. ACKNOWLEDGMENTS Accepting the truth, facts and existence of statements made in the Altrua HealthShare Acknowledgments section of the Application. The Altrua HealthShare Acknowledgments are accepted by the member's signature on the application.

02. ACTIVE MEMBER A contributor, and contributors dependents, if applicable, who have submitted *monthly contributions* in the manner established by these guidelines, and are able to have *eligible* medical needs submitted and shared.

03. AFFILIATED An "in-network" medical care practitioner or facility as determined by Altrua HealthShare.

04. ANNUAL LIMITS The maximum amount shared for *eligible* needs per member, each calendar year (January 1st through December 31st). Applies to Bronze members only.

05. APPLICATION DATE The date Altrua HealthShare receives a complete membership application.

06. CASE MANAGEMENT A collaborative process of assessment, planning, facilitation, care coordination, evaluation, and advocacy for options and services to meet a member's health needs through available resources to promote quality, cost-effective outcomes.

07. COMBINED MEMBERSHIP Two or more family members participating under the same *membership*.

08. COMMITMENTS Acceptance, dedication and agreement to adhere to the cause and directives in the *Membership Guidelines*, the governing document for Altrua HealthShare members. The Altrua HealthShare *Acknowledgments* are accepted by the member's signature on the application.

09. CONTRIBUTOR Person named as *Head of Household* under the *membership*.

10. DATE OF SERVICE (DOS) The day medical services were rendered on behalf of a member.

11. DEPENDENT The *Head of Household's* spouse or unmarried child(ren) under the age of 20, who are the *Head of Household's dependent* by birth, legal adoption, or marriage, who is participating under the same *combined membership*. An unmar-

ried child(ren) ages 20 through 24 years of age may participate in the *membership* as a *dependent* if they are a *full-time student* or a *full-time service volunteer*.

12. EFFECTIVE DATE Date a person(s) *membership* begins.

13. ELIGIBLE A qualification for voluntary sharing of contributions from escrowed funds, subject to the sharing limits, *Membership Guidelines*, *Member Eligibility Manual*, and/or *Membership Enrollment Manual*.

14. ESCROW INSTRUCTIONS Detailed instructions provided to the escrow agent, Altrua HealthShare, to manage the *membership* escrow account.

15. EXPLANATION OF SHARING (EOS) Remittance that is issued to the members and their providers once medical needs have been processed, are pending or denied. The EOS will state their *member responsibility amount (MRA)* as well as any amounts shared by the *membership* on the member's behalf.

16. FIRST MEMBER RESPONSIBILITY AMOUNT (1ST MRA) The members first out of pocket amount before the *membership* shares in *eligible* needs.

17. FULL-TIME SERVICE VOLUNTEER Person who, without receiving a salary, contributes services on behalf of a charitable or religious organization. *Full-time service volunteer* status begins 30 days before the *dependent's* first day of service of 30 hours or more per week, and ends 90 days after the *dependent* terminates such services. The documentation providing full-time service volunteer status must be submitted to Altrua HealthShare for the dependent to be *eligible* for sharing. If that proof has not been submitted to Altrua HealthShare on behalf of the dependent, needs will be *ineligible* for sharing after 6 months from the date of service.

18. FULL-TIME STUDENT A *dependent* enrolled for a total of 12 or more credit hours in a high school, an accredited college or university, in a certified vocational/technical training school, or enrolled for a total of nine or more credit hours in a Masters program at an accredited college or university. Credit hours are those derived from courses offered in a semester or term schedule that applies campus-wide. *Full-time student* status begins 30 days before the first day of classes in which the *dependent* is already enrolled, and ends 90 days after the most recent term in which the *dependent* was enrolled full-time or reaches 25 years of age (whichever comes first). The documentation providing full-time student status must be submitted to Altrua HealthShare for the dependent to be *eligible* for sharing. If that proof has not been submitted to Altrua HealthShare on behalf of the dependent, needs will be *ineligible* for sharing after 6 months from the date of service.

19. HEAD OF HOUSEHOLD A contributor participating by himself or herself, the husband or father that participates in the *membership*; or the wife or mother if the husband does not participate in the *membership*.

20. HOUSEHOLD The individual *membership* that is identified as member, member +1, or family based on their *Head of Household* status.

21. INACTIVE MEMBER A contributor, and contributors dependents if applicable, who has not submitted *monthly contributions* in the manner established by these guidelines, and are not *eligible* for sharing.

22. INELIGIBLE A disqualification for voluntary sharing of contributions from escrowed funds, due to the policy set forth in the *Membership Guidelines*, *Member Eligibility Manual*, and/or *Membership Enrollment Manual*.

23. LICENSED MEDICAL PROFESSIONAL An individual who has successfully completed a prescribed program of study in a variety of health fields and who has obtained a license or certificate indicating his or her competence to practice in that field (M.D., D.O., N.D., Chiropractor, P.T., P.A., etc.)

24. LIFETIME LIMITS The maximum amount shared for *eligible* needs over the course of an individual member's lifetime of membership.

25. MATERNITY Medical needs for the mother's care pertaining to prenatal or newborn delivery, and routine hospital expenses for the newborn. For further explanation see page 27.

26. MATERNITY FORM A form that must be filled out once a member becomes pregnant and is submitted by the member to Altrua HealthShare within 30 days of confirmation of pregnancy from a licensed medical professional.

27. MEDICAL TOURISM When a person who lives in one country travels to another country to receive medical, dental and surgical care while at the same time receiving equal to or greater care than they would have in their own country, and are traveling for medical care because of affordability, better access to care or a higher level of quality of care.

28. MEDICALLY NECESSARY A service, procedure, or medication necessary to restore or maintain physical function and is provided in the most cost-effective setting consistent with the member's condition. The fact that a provider may prescribe, administer, or recommend services or care does not make it *medically necessary*. This applies even if it is not listed as a *membership limitation*, or an *ineligible* need in the *Membership Guidelines*. To help determine medical necessity, Altrua HealthShare may request the member's medical records and those records may be reviewed by a licensed medical professional.

29. MEMBER(S) A person or persons who qualify to receive voluntary sharing of contributions for *eligible* medical needs according to the *Escrow Instructions*, *Membership Guidelines*, and *membership type*.

30. MEMBERSHIP The body of all active members of Altrua HealthShare.

31. MEMBERSHIP CANCELLATION REQUEST FORM A form submitted by the member to Altrua HealthShare requesting that their *membership* be canceled and includes the reason for the cancellation and the month in which the cancellation of the *membership* is to be effective (the form must be received by the 20th day of the month for the cancellation to apply to the following month's *membership* and contribution amount).

32. MEMBERSHIP COMMITMENT FORM A form signed and submitted annually by a member to demonstrate their continual commitment to the *membership*, *Acknowledgments*, *Statement of Standards*, *Commitments* and *Member Escrow Instructions*.

33. MEMBER ELIGIBILITY MANUAL Reference materials that provides comprehensive information on requirements, policies, and procedures, and is intended to help Altrua HealthShare or any third party resource to accurately determine, identify, and verify *eligible* or *ineligible* needs. The contents of these materials are for internal use only.

34. MEMBER RESPONSIBILITY AMOUNT (MRA) The amounts of an *eligible* need that do not qualify for sharing because the member is responsible for those amounts.

35. MEMBERSHIP ENROLLMENT MANUAL Reference materials that contain the criteria used to determine if a potential member is *eligible* for participation in the *membership* and if any *membership limitations* apply. The contents of these materials are for internal use only.

36. MEMBERSHIP GUIDELINES An outline for *eligible* medical needs in which contributions are shared in accordance with the *Escrow Instructions*.

37. MEMBERSHIP LIMITATION A specified medical condition for which medical needs arising from or associated with the condition are *ineligible*. An associated condition is one that is caused directly and primarily by the medical condition that is specifically *ineligible*. The membership limitation will be issued during the application process, and may be subject to medical record review. Membership limitations do not apply to office visits/urgent care.

38. MEMBERSHIP PLAN Gold, Silver, and Bronze sharing options that are available with different *member responsibility amounts (MRAs)* and sharing

limits, as selected in writing on the membership application and approved by Altrua HealthShare.

39. MEMBERSHIP TYPE Advantage and Standard sharing options that are available with different *member responsibility amounts (MRAs)* and sharing limits, as selected in writing on the membership application and approved by Altrua HealthShare.

40. MONTHLY CONTRIBUTIONS Monetary contributions, excluding the annual membership fee, voluntarily given to Altrua HealthShare, to hold as an escrow agent, and to disburse according to the *Escrow Instructions*.

41. NEED(S) Charges or expenses for medical services from a *licensed medical professional* (M.D., D.O. N.D. Chiropractor, P.T., P.A., etc.) or facility due to illness, accident, or injury for a single member.

42. NEEDS PROCESSING FORM (NPF) A form that is required to process medical needs for accidents, injuries or medical conditions that result in a visit to the emergency room. Members must complete and submit this form to Altrua HealthShare within 96 hours of discharge. The form can be found at www.altruahealthshare.org under Member Resources. The Needs Processing Form may be requested for other medical needs and must be completed and submitted to Altrua HealthShare within 6 months of the need to be *eligible* for sharing.

43. NON-AFFILIATED PROVIDER A non-network medical care professional or facility as determined by Altrua HealthShare.

44. OFFICE VISIT/URGENT CARE MRA The amounts of an *eligible* need that do not qualify for sharing because the member is responsible for those amounts, and that do not apply to *1st or 2nd MRA*: \$35.00 for affiliated practitioner or 50% of non-affiliated practitioner, per office visit. *Membership limitations* and *pre-existing conditions* do not apply.

45. PRE-EXISTING CONDITION Any illness or accident for which a person has been diagnosed, received medical treatment, been examined, taken medication, or had symptoms for 24 months prior to the *effective date*. Symptoms can include but are not limited to the following: abnormal discharge or bleeding; abnormal growth; break; cut or tear; discoloration; deformity; full or partial loss of use; obvious damage, illness or abnormality; impaired breathing; impaired motion; inflammation or swelling; itching; numbness; pain that interferes with normal use; unexplained or unplanned weight gain or loss exceeding 25% of the total body weight occurring within a six-month period; fainting, loss of consciousness, or seizure; abnormal results from a test administered by a medical provider. Pre-existing conditions do not apply to office visits/urgent care.

46. RECREATIONAL ACTIVITIES SHARE INCREASE FORM A form signed and submitted by the head of household that increases the shared amount for recreational activities to a maximum of \$25,000 for 365 days per *eligible* member for an additional one-time contribution of \$300.00. The form may be submitted any time during the year and the share increase will go into effect on the 1st day of the following month for the member in which it applies. A separate form must be signed and submitted for each member needing the share increase. The form can be found at www.altruahealthshare.org under Resources.

47. SECOND MEMBER RESPONSIBILITY AMOUNT (2ND MRA) The percentage members are responsible for, after the 1st MRA is met, and before the *membership* shares in *eligible* needs. The *membership* shares simultaneously in *eligible* needs as the member's 2nd MRA is being met.

48. STATEMENT OF STANDARDS The religious or ethical standards by which Altrua HealthShare members agree to live by during the course of their *membership*. See beginning of the Member Guidelines.

49. USUAL, CUSTOMARY, AND REASONABLE (UCR) The lesser of the actual charge or the charge most other providers would make for those or comparable services or supplies, as determined by Altrua HealthShare.

50. WITHDRAWN When a *membership* has been canceled due to submitting a *Membership Cancellation Request Form*, a violation of the *Statement of Standards*, or non-receipt of a voluntary monthly contribution or annual membership fee in excess of 60 days.





Contributors' Instructions & Conditions

By submitting *monthly contributions*, the *contributors* instruct Altrua HealthShare to share escrowed funds in accordance with the *Escrow Instructions*. Altrua HealthShare has no gain or loss financially in determining if a need is *eligible* or *ineligible*; therefore, *contributors* designate Altrua HealthShare as the final authority for the interpretation of the *Membership Guidelines*. By participating in this *membership*, the member accepts these conditions as enforceable and binding.

A Membership Qualifications

In order to become and remain a member of Altrua HealthShare, a person must meet the following criteria:

01. BELIEFS AND STANDARDS Members share a common set of ethical or religious beliefs as outlined in the *Statement of Standards*. If at any time during participation in the *membership*, a violation of the *Statement of Standards* is discovered or revealed through the review of the member's submitted medical records, the member not honoring this standard may be withdrawn from participation in the *membership*. In the event a member is *withdrawn* due to a violation of the *Statement of Standards*, Altrua HealthShare will not return member contributions prior to the date of withdraw because contributions are submitted for member to member sharing. The need(s) associated with the violation of the *Statement of Standards*, will be *ineligible* for sharing. Member reapplication may be accepted on a case by case assessment.

02. MEMBERSHIP COMMITMENT To maintain an active *membership*, a member must submit a *Membership Commitment Form* annually to demonstrate their continual commitment to the *membership*, *Acknowledgments*, *Statement of Standards*, *Commitments* and *Escrow Instructions*. The *Membership Commitment Form* is the member's responsibility to submit to Altrua HealthShare within 30 days of the member's annual renewal date. Any *Membership Commitment Form* not received within the 30 days will cause the *membership* to become inactive until this document has been received.

03. MEDICAL HISTORY The applicant(s) must meet all criteria set forth in the *Membership Enrollment Manual* and *Membership Guidelines*, to be qualified for *membership*, on his/her *application date*. If, at any time, it is discovered that a member did not submit a complete and accurate medical history on the membership application, the criteria set forth in the *Membership Enrollment Manual* will be applied, and could result in either a retroactive *membership limitation* or a retroactive denial of his/her *membership*. Members may go through the appeals process to have a *membership limitation* removed by providing medical evidence that they qualify for such removal. *Membership limitations* and denials can be applied retroactively but cannot be removed retroactively.

04. APPLICATION, ACCEPTANCE, AND EFFECTIVE DATE The person must submit a membership application and be accepted into the *membership* by meeting the criteria of the *Membership Enrollment Manual*. The *membership* begins on a date specified by Altrua HealthShare in writing to the member. The first month's contribution must be received by the 15th day of their first month for the *membership* to become effective.

05. DEPENDENT(S) A *dependent* may participate under a *combined membership* with the *Head of Household*; however, a *dependent* who is 20 through 24 years of age may participate in such a *combined membership* only if he/she is either a *full-time student* or a *full-time service volunteer*. Proof of *full-time student* or *full-time service volunteer* status is required with his/her membership application. Proof of *full-time student* status must be submitted at the beginning of every semester or term. The documentation providing the dependent's status must be submitted to Altrua HealthShare for the dependent to be *eligible* for sharing. If that proof has not been submitted to Altrua HealthShare on behalf of the dependent, needs will be *ineligible* for sharing after 6 months from the date of service. *Full-time student* or *full-time service volunteer* status under a *combined membership* ends when a *dependent* reaches his/her 25th birthday; however, if the *dependent* has an ongoing need on his/her 25th birthday, participation ends an additional 90 days after the *dependent's* birthday. *Dependents* may continue their *combined membership* if they are medically unable to continue as either a *full-time student* or a *full-time service volunteer* because of an illness or injury: physical or mental. A physician or qualified health professional must verify this disability. A *dependent* who wishes to continue participating in the *membership* but who no longer qualifies under a *combined membership* must apply and qualify for a *membership* based on the criteria set forth in the *Membership Enrollment Manual*. Children born into the *membership*, due to an *eligible maternity* need, can become a member under a *combined membership* without having to meet any criteria in the *Membership Enrollment Manual*. Under a *combined membership*, the *Head of Household* is responsible to ensure that each individual participating under the *combined membership* meets and complies with the *Statement of Standards* and all guideline provisions.

06. FINANCIAL PARTICIPATION To maintain an active *membership*, a member must submit an annual membership fee of \$100.00 to Altrua HealthShare, a requested \$25.00 annual donation to Altrua Ministries, and a monthly contribution to Altrua HealthShare to be placed into the escrow account for member-to-member sharing. Annual membership fees to Altrua HealthShare and requested donations to Altrua Ministries are due by the 1st day of a member's anniversary month each calendar year. If a member's annual membership fee is not received by the 15th of their anniversary date, the member will not be *eligible* for having their needs shared by other members. If a member's annual membership fee is not received by the end of the following month of the anniversary date, their *membership* will be *withdrawn*. *Monthly contributions* are to be received by the 1st of each participating month and required to be received no later than the last day of that month. If a *monthly contribution* is not received by the last day of a participating month, an administrative fee of \$35.00 will be assessed. If a *monthly contribution* is not received by the end of a 2nd participating month,

the member will be *withdrawn* from the *membership*. Any member that has been *withdrawn* from the *membership* will be able to re-apply under the terms outlined to them in writing by Altrua HealthShare. Any member who allows their *membership* to become inactive three consecutive times will not be able to re-apply for *membership*. Any member's needs occurring after they become inactive or before they re-apply for *membership* are *ineligible* for sharing.

07. OTHER CRITERIA Children under the age of 18 may qualify for *membership* without their parent's mutual participation on a case-by-case basis as determined by Altrua HealthShare. In these cases, the child's parent or guardian must complete and sign the membership application and any associated materials for the child and is responsible to ensure that all application, *Membership Guidelines*, and *Statement of Standards* are met.

- a** An adopted child must apply and qualify as a new member and receives no preferential treatment under the *Membership Enrollment Manual*.
- b** Non-U.S. citizens under 65 may also qualify for *membership*, as determined by Altrua HealthShare on a case-by-case basis.

B Eligible Needs

Only needs incurred on or after the member's *effective date* are *eligible* for sharing under the *Escrow Instructions*. The member's provider, or the member, must submit a request for sharing in the manner and format specified by Altrua HealthShare. This includes but is not limited to: *Needs Processing Form*, industry standard billing forms (CMS 1500 and/or most recent UB form), or itemized statements, if billing forms are not available. If an itemized statement is being submitted for a need(s), the statement must have: Provider's tax ID and name, diagnosis code (DX), procedure code (CPT), billed charges and the *date of service* (DOS). This is the minimum acceptable information that Altrua HealthShare requires regarding an itemized statement submitted for the sharing of a member's need(s). One or more of these forms may be required, and medical records may be requested. All participating members have a responsibility to abide by the Member Rights & Responsibilities published by Altrua HealthShare, which can be found on page 32 of these guidelines.

01. PRE-AUTHORIZATION The member must have the following procedures or services pre-authorized as *medically necessary* prior to receiving the service. The member will need to have their provider call the number found on the back of the membership ID card. Failure to comply with this requirement will render the service *ineligible*. Pre-authorization does not determine that a need

is *eligible* for sharing. Verification of eligibility is still required on the following list of needs.

The following requires pre-authorization and is *eligible* after the first 90 days from the *effective date*:*

- ▶ Advanced imaging i.e. MRI, MRA, CT, PET, etc.
- ▶ Cancer testing, procedures and treatments
- ▶ Cardiac testing, procedures and treatments
- ▶ EMG/EEG
- ▶ Infusion therapy
- ▶ Inpatient hospital admissions
- ▶ Long term care—any and all treatments involved
- ▶ Nuclide studies
- ▶ Ophthalmic surgical procedures
- ▶ Outpatient surgery, testing, and procedures, includes pre-admission testing
- ▶ Skilled nursing facility admissions
- ▶ Sleep studies
- ▶ Ultrasounds (excludes prenatal sonograms and routine mammogram screening)
- ▶ Medical Tourism

02. ER VISITS, EMERGENCY SURGERIES, PROCEDURES OR TESTS Emergency care from *non-affiliated providers* will be treated at the *affiliated* level. Non-emergent use of the emergency room is *ineligible*. Medical records will be reviewed for all ER visits to determine eligibility. An emergency is defined as treatment that must be rendered to the patient immediately for the alleviation of the sudden onset of an unforeseen illness or injury that, if not treated, would lead to further disability or death. Examples of an emergency include, but are not limited to; severe pain, choking, major bleeding, heart attack or a sudden, unexplained loss of consciousness. Altrua HealthShare MUST BE NOTIFIED OF ALL EMERGENCY ROOM VISITS WITHIN 96 HOURS OF DISCHARGE by submitting the *Needs Processing Form* to memberforms@altruahealthshare.org or by faxing to 512.382.5520.

03. MEDICAL TOURISM If a member chooses to leave the United States specifically for the purpose of receiving healthcare in another country, the member must first contact the Eligibility Department for Altrua HealthShare. All medical procedures outside of the United States must be pre-authorized by Altrua HealthShare in order for that need to be considered *eligible* for sharing.

* Considered *eligible* within the first 90 days if the need is for an ER related accidental injury, ER related life-threatening symptom(s) or ER related *eligible* surgery that has occurred after the *effective date* and does not fall under the category of recreational activities. (See D. Sharing Limits, #09)

All other medical procedures/treatments received outside of the country (e.g. vacation) NOT related to medical tourism will be subject to the eligibility requirements set forth in the *Membership Guidelines*.

If a member is treated outside the United States, the entire itemized medical bill must be translated into English and converted into U.S. dollars. The member must review the medical bill and assume responsibility for all needed charges as a self-pay patient. Finance charges and currency exchange fees are not *eligible* for sharing.

04. CASE MANAGEMENT In the event a member's condition is expected to be, or is, of a serious nature, Altrua HealthShare reserves the right to arrange for case management to oversee the treatment of the individual. Altrua HealthShare may alter or waive normal *Membership Guidelines* provisions when expecting a cost effective result, without sacrificing the quality of care. The use of case management is voluntary for the member; however, non-compliance of the case management's recommendation could result in the need, or related needs, to be *ineligible*.

05. ELIGIBILITY FOR CANCER NEEDS In order for needs related to ANY type of cancer to be *eligible*, (e.g., breast, colorectal, leukemia, lymphoma, prostate, skin, etc.) the following applies:

- ▶ Female members, age 40 and over, are required to get screening tests every two years from the date of last negative test result, while on the *membership*: mammogram, or ultrasound in place of mammogram, and pap-smear with pelvic exams for female members. Male members, age 50 and over, are required to get a PSA blood test every two years from the date of last negative test result. Failure to obtain the biennial tests listed above will render future needs for breast, cervical, endometrial, ovarian and prostate cancer *ineligible*. The biennial tests must be performed within 24 months of their last clean test result and submitted to Altrua HealthShare.
- ▶ For new members, the aforementioned cancers will be *eligible* for sharing 12 months after the receipt of clean test results by Altrua HealthShare within 30 days from the member's *effective date*. If the new member does not submit the clean test results within 30 days, the aforementioned cancer will be *eligible* for sharing 12 months from the date the clean test results were received by Altrua HealthShare.
- ▶ The member is required to contact Altrua HealthShare within 30 days of any cancer diagnosis by submitting the *Needs Processing Form* to memberforms@altruahealthshare.org or by faxing to 512.382.5520. If the member fails to notify Altrua HealthShare within the 30 day time frame, the

member will be responsible for 50% of the total allowed charges after the MRAs have been assessed.

- ▶ Cancer diagnosis and/or cancer testing within the first 12 months of the member's *effective date* will render that cancer need(s) *ineligible* until the member's one year anniversary.

C Ineligible Needs

Needs arising from any one of the following are **INELIGIBLE** under the *Escrow Instructions*:

- 01.** Any need that requires pre-authorization is considered *ineligible* within the first 90 days from the *effective date*.*
- 02.** Any need for which there was a *pre-existing condition* 24 months prior to member's *effective date*, are *ineligible* for the first 24 months of *membership*. This does not apply to office visit/urgent care, physical therapy or chiropractic care.
- 03.** All needs related to recreational activities during the first 90 days of the *effective date*.**
- 04.** Any illness, injury, or condition for which there is a *membership limitation*. The member will be notified of *membership limitations* when applying for *membership*.
- 05.** Surgery during the first 90 days of *effective date*, unless the delay of surgery could result in serious impairment to bodily functions, serious dysfunction of a bodily organ or part, or place the patient's health in serious jeopardy.
- 06.** Any Cancer diagnosis and/or cancer testing within the first 12 months of the *effective date*.
- 07.** Treatment or referrals received or obtained from any family member including, but not limited to: father, mother, aunt, uncle, grandparent, sibling, cousin, dependent or any in-laws, etc.

* Considered *eligible* if the need is for an ER related accidental injury, ER related life-threatening symptom(s) or ER related eligible surgery that has occurred after the effective date and does not fall under the category of recreational activities.
(See D. Sharing Limits, #09)

** Considered *eligible* if the *Recreational Activities Share Increase* is submitted for each member needing the share increase.
(See D. Sharing Limits, #10)

08. Illness or injuries caused by member negligence or for which the member has acted negligently in obtaining treatment. This could be documented by, but is not limited to, review of medical records or treatment plans by a *licensed medical professional*

09. Procedures or treatments that are not recognized and approved by the American Medical Association (AMA) or that are illegal. This includes procedures not approved by the AMA for a given application, procedures still in clinical trials or procedures that are classified as experimental or unproven interventions and therapies (excluding the six office visit options with Alternative Medicine for Gold and Silver *membership type* only).

10. Risk assessment testing, including but not limited to genetic testing and counseling.

11. Treatment, care, or services that is not *medically necessary* or appropriate. Medical necessity is determined by a licensed medical professional(s).

12. Lifestyles or activities engaged in after the *application date* that are in conflict with the *Statement of Standards*.

13. Needs for members submitted 6 months after the date of service.

14. Transportation (e.g., ambulance, etc.) for conditions that are non-life-threatening, unless failure to transport the member immediately will seriously jeopardize the member's life.

15. Any additional expenses for transportation to a facility that is not the nearest facility capable of providing the *medically necessary* care.

16. Congenital birth defects, except for any newborn that is born under an *eligible maternity*.*

17. Elective cosmetic surgery.

18. Breast implants (placement, replacement or removal) and complications related to breast implants, including abnormal mammograms, unless related to an otherwise *eligible* need.

19. Elective abortion of a viable fetus/embryo, unless *medically necessary* to protect the life of the mother.

20. Infertility testing or treatment, as well as any birth control measures to prevent conception (e.g., IUD, injectables, patch, etc).

Has an annual sharing limit of \$50,000.



21. Sterilization or reversals (e.g., vasectomy, tubal ligation).

22. Sexual dysfunction services.

23. Hormone therapy for both men and women.

24. *Maternity* resulting from adultery or fornication outside of marriage.

25. Sexually transmitted diseases and all associated services.

26. Hysterectomy without first obtaining two independent opinions (neither physician may be a partner or another affiliate of the other). Both doctors must examine the patient prior to surgery and both must find that a hysterectomy is *medically necessary*. The member is responsible to ensure that both physicians submit medical necessity to Altrua HealthShare prior to surgery.

27. Obesity and any condition or complication relating to that diagnosis, according to the Centers for Disease Control and Prevention; www.cdc.gov/obesity/adult/defining.html

28. Weight control and management including nutritional counseling for weight loss, weight gain or health maintenance, even if related to a medical condition.

29. Inpatient hospital stays exceeding 60 days per medical need.

30. Any additional charges for a private hospital room if a semi-private hospital room is available.

31. Services done in an Ambulatory Surgical Center unless otherwise pre-authorized by Altrua HealthShare.

32. Second surgeries on previously *eligible* surgical needs are *ineligible* UNLESS; **(i.)** Member has unexpected and unprovoked emergency situation within 30 days of first surgery **(ii.)** The member's provider has established, prior to initial surgery, that one or more follow up surgeries will be required to fulfill the treatment of the condition. This is subject to review by a licensed medical professional.

33. Circumcisions performed after a newborn is discharged from the hospital, unless it threatens the health of the newborn. This may require review of medical records.

34. Personal aircraft, including; hang gliders, parasails, ultra-lights, hot air balloons, sky-diving, and any other aircraft not operated by a commercially licensed public carrier.

35. Chiropractic care in the first 12 months of the *effective date*.

36. Physical Therapy, unless it is associated with an *eligible* surgery or accidental injury within the first 12 months of *effective date*.

37. Any condition related to or resulting from seasonal allergies or chronic sinusitis. This includes but is not limited to; routine office visits, injections, immunotherapy, and surgery.

38. Charges for emergency room visits and/or surgical removal for foreign objects placed in nose or ears by a child over five (5).

39. Emergency room services, unless treatment at an emergency room is the only legitimate option because of the severity of the condition and lack of availability of treatment at an alternative facility.

40. Extreme sports or activities perceived as having a high level of danger.* These activities often involve speed, height, a high level of physical exertion, and highly specialized gear. Extreme sports include but are not limited to:

- › Abseiling or Rappelling
- › Adventure Racing
- › BASE Jumping
- › BMX
- › Bicycle Polo
- › Big Wave Bodyboarding
- › Big Wave Surfing
- › Bossaball
- › Bouldering
- › Bungee Jumping
- › Cave Diving
- › Competitive Skiing
- › Cycling
- › Endurance Racing
- › Free Climbing
- › Freediving
- › Hang Gliding
- › Hot Air Ballooning
- › Ice Climbing
- › Indoor Skydiving
- › Inline Skating
- › Jai Alai
- › Jet-Powered Flight
- › Kitesurfing or Kiteboarding
- › Kneeboarding
- › Longboarding
- › Microlight
- › Mixed Climbing
- › Motocross
- › Motorcycle Racing
- › Mountain Biking
- › Mountainboarding or All-Terrain Boarding
- › Mountaineering
- › Obstacle Racing
- › Paintball
- › Paragliding
- › Paramotoring
- › Parkour
- › Rallying
- › Rock Climbing
- › Sandboarding
- › Scuba Diving
- › Sepak Takraw
- › Skateboarding
- › Ski Jumping
- › Skimboarding
- › Sky Surfing
- › Skydiving
- › Slacklining
- › Snowboarding
- › Speed Flying or Speed Riding
- › Stand Up Paddle Boarding
- › Street Lugging
- › Surfing
- › Trail Running
- › Train Surfing
- › Triathlon Racing
- › Tricking
- › Unicycling
- › Wakeboarding
- › Waterskiing
- › Whitewater Kayaking
- › Whitewater Rafting
- › WiSBASE, Wingsuit Flying, or Proximity Flying
- › Windsurfing

Altruus HealthShare will make the final determination if an activity is considered an extreme sport and if needs are *ineligible*. *

41. Adult immunizations.

42. The following immunizations for members of all ages; influenza, human papillomavirus (HPV), pneumococcal, meningococcal.

43. Medication not requiring a prescription.

44. Custodial, long term care or other care that does not treat an illness or injury.

45. Home health care services.

46. Chelation therapy.

47. Purchase or rental of durable or reusable equipment or devices (e.g., oxygen, orthotics, hearing aids, prosthetics, external braces) including associated supplies or office visits.

48. Dental services and procedures including; periodontics, orthodontics, temporomandibular joint disorder (TMJ), orthognathic surgery, and charges for dental work done under general anesthesia.

49. Optometry, vision services, glasses, contacts, supplies, vision therapy, refraction services, and office visits; including medical conditions, for which corrective lenses provide treatment.

50. Counseling, testing, treatment, medication and hospitalization for: mental or psychiatric health, learning disability, developmental delay, autism, behavioral disorders, eating disorders, neuropsychological, alcohol/substance abuse, attention deficit or hyperactivity disorder, and psychological conditions.

51. Sleep studies due to mental or psychiatric conditions.

52. Handling charges, conveyance fees, STAT fees, shipping/handling fees, administration fees, missed appointment fees, telephone/email consultations, and after-hour fees.

53. Finance charges and currency exchange fees incurred by medical services received outside of the United States.

54. Acts of war.

55. Exposure to nuclear fuel, explosives, or waste.

56. Any conditions or injuries occurring while performing activities for a profit.

57. Consumption of a prescription medication taken in excess by the member.

58. Over consumption of alcohol, non-prescription or illicit drug use by a member.

59. Self-inflicted or intentional injuries.

60. Illness or injury caused by illegal activities of the member or the member's family, including misdemeanors and felonies, regardless of whether or not charges are filed.

61. Diseases due to; tattoos, body piercing, or lifestyle choices, this includes HIV/AIDs and any other STDs.

62. Drug testing unless required by *membership*.

63. Adenoid removal surgery, if member has had a prior surgery to remove tonsils and the adenoids were not removed at the same time.

D Sharing Limits

Total *eligible* needs shared from escrowed funds are limited as defined in this section and as further limited in writing to the individual member. The MRAs may apply to the provisions listed below.

01. ALTERNATIVE MEDICINE These services include; homeopathic, holistic, naturopathic, biofeedback, neurofeedback, etc.

For members on the Gold and Silver *membership type* only, the office visit MRAs will apply. Once the six (6) office visit MRAs are exceeded, needs related to Alternative Medicine are *ineligible* for sharing by the *membership*.

02. AMBULANCE The amount shared for ground transportation will not exceed \$3,000 and transportation by air will not exceed \$10,000.

03. NON-AFFILIATED PROVIDERS The amount shared for *non-affiliated providers* is 50% of the allowed charges. The total of *eligible* needs shared for services rendered by a *non-affiliated provider* is limited to no more than the UCR.

04. OFFICE VISIT/URGENT CARE MRA Gold and Standard plan members will submit a \$35.00 MRA to *affiliated providers* and 50% of allowed charges to *non-affiliated providers*. The *office visit MRA* only applies if the office visit CPT code(s) is billed.

- › Maternity office visits are considered part of *maternity sharing limit*.
- › The *membership* will share a maximum of \$300.00 per office visit.
- › Urgent care visits will be subject to the *affiliated provider office visit MRA*.
- › Office visit MRAs are not applied to the 1st or 2nd MRA.
- › Members are allowed six *office visit/urgent care visits*, combined, each calendar year.
- › Bronze members will be allowed six office visits in a calendar year and are subject to a \$300.00 maximum limit per visit that **will be** applied to the 1st then 2nd MRA.

Any member that exceeds six office visits in a calendar year will be responsible for any charges incurred. These charges will not be applied to your 1st or 2nd MRA and these charges are not *eligible* for sharing.

05. ORGAN TRANSPLANTS *Eligible needs* requiring an organ transplant may be shared up to a maximum of \$150,000 per member per lifetime, not to exceed the maximum sharing limit of a *membership type*. This includes all costs in conjunction with the actual transplant procedure. Needs requiring multiple organ transplants will be considered on a case-by-case basis.

06. OUTPATIENT THERAPY Treatments are limited to a combined 20 visits in a calendar year. Services are subject to the 1st and 2nd MRA, and include; occupational therapy and speech therapy. Physical therapy is only *eligible* if the need is associated with an *eligible* surgery or accidental injury within the first 12 months from the *effective date*. Chiropractic care is not *eligible* for the first 12 months from the *effective date*.

07. OVERNIGHT SLEEP TESTING Sleep studies for sleep apnea require pre-authorization and are *eligible* for sharing, but limited to; one-night study done in either a facility or at home. If the home study is done but requires additional testing in a facility, it must be due to medical necessity and is subject to review by a licensed medical professional.

08. PREPAYMENT OF SERVICES Members who pre-pay at the time of service without providing the *membership* the opportunity to discount *eligible* needs, must have received at least a 50% discount to have needs shared at the *affiliated* level. If the member receives less than a 50% discount, the needs will be shared at the *non-affiliated* level. All needs must include the following: provider tax id number, diagnosis codes (ICD-10), procedure codes (CPT), billed amount, and receipt for proof of payment. Reimbursement to member will not be made if there is an outstanding balance to the provider(s). Exceptions to this policy will only be made if the member has prior authorization with Altrua HealthShare.

09. RECREATIONAL ACTIVITIES* Injuries from recreational activities and school or community programs, including but not limited to; band, baseball, basketball, bike riding, bowling, camping, cheerleading, dance, drill team, fishing, football, golf, hiking, hockey, horseback riding, hunting, lacrosse, ripstik, rodeo, running, scooter, skiing, skateboard, skating, soccer, swimming, tennis, trampolines, underwater activities, volleyball, and wrestling will be shared up to \$5000.00.**

10. RECREATIONAL ACTIVITIES SHARE INCREASE Members may choose to submit an additional contribution of \$300.00 to increase the shared amount to a maximum of \$25,000. The share increase does not apply to the household. The contribution must be submitted for each member needing the share increase. The *Recreational Activities Share Increase Form* may be submitted at any time during the year and the share increase will go into effect on the 1st of the following month for the member in which it applies. The share increase will be effective for 365 days and will not auto renew.**

11. RECREATIONAL VEHICLES Injuries resulting from a recreational vehicle will be shared up to a maximum of \$10,000 per need. A *Needs Processing Form* is required before Altrua HealthShare will share on the member's behalf. A recreational vehicle is a licensed or unlicensed motor vehicle operated on land or water (including ATVs, snowmobiles, motorized scooters, boats, jet skis, etc.), or a licensed motor vehicle with less than four wheels (including motorcycles) excluding motor homes, 5th wheels, and bumper pull RVs. The vehicle's operator(s) must be insured by a third party for any needs to be *eligible*. Altrua HealthShare will only consider the needs *eligible* once they have been processed by the liable third party.**

12. SCREENING COLONOSCOPIES Testing will be allowed one (1) time per year not to exceed three (3) per membership lifetime for male and female members age 50 and over. Exceptions may be made for members under 50 with a family history of colon cancer, and the member must provide documentation from the referring medical doctor.

13. TEMPORARY LONG TERM CARE Care may not exceed 40 visits, or days, each year and must be pre-authorized. Long term care or skilled nursing facility use is *eligible* if done in order to treat an injury or illness. All services must be rendered by a skilled or licensed medical professional.

Not *eligible* for sharing during the first 90 days after the *effective date* unless a *Recreational Activities Share Increase Form* is submitted for each member needing the share increase. *

MRA's must be submitted before Altrua HealthShare will begin sharing on the member's behalf. **

E Coordination of Sharing

Needs do not qualify for sharing to the extent that they are payable by other resources such as health insurance, Medicare/Medicaid, VA, Tricare, private grants, or by a liable third party (auto, home insurance, educational, etc). MRAs will be subject to the member's liable amounts, after any discounts or third party payments are made.

Sharing by the *membership* for a need that is later paid or found to be payable by an institutional source or third party, automatically allows Altrua HealthShare, full rights to recover any and all amounts shared on behalf of the member.

If the member does not cooperate fully and assist Altrua HealthShare in determining if his/her need is discountable or payable by another party, the need will be *ineligible*. The member will have 120 days from the initial point of contact from Altrua HealthShare to respond with verification of requested information. If the member does not respond within the requested time, the needs will be deemed *ineligible* for sharing.

01. CURRENT MEMBERS QUALIFYING FOR MEDICARE Any person who has or becomes *eligible* for Medicare Part A and/or Part B, whether due to disability or age, will need to notify Altrua HealthShare before coverage with Medicare starts. We will request you send your Medicare certificate of coverage for our records.

a For current members who qualify for Medicare, the *membership* is available if you have Part A only or Part A and B. These members will be on a Gold Standard *membership type*, will not have access to the *office visit MRA*, and will be a single participating *member*. Please call Member Services for current contribution amounts.

b Altrua HealthShare will require the Medicare Explanation of Benefits (EOB) before the *membership* will share on the member's behalf.

02. MEMBERS WITH OTHER HEALTH COVERAGE (OHC) Altrua HealthShare will only share after the OHC. The other carrier's Explanation of Benefits (EOB) will be required before the *membership* shares in an *eligible* medical need. If a current member ends or begins the OHC, they must notify Altrua HealthShare. Proof of coverage from the carrier will be required for our records.

F Maternity

When a member becomes pregnant, the member must notify Altrua HealthShare to verify eligibility under the *Membership Guidelines*. This must be done within 30 days of a confirmed pregnancy from a *licensed medical professional*. The member must submit a completed *Maternity Form* (see the Resources section at www.altruahealthshare.org). A member with an *eligible maternity* need has the choice to select the “Self Pay Maternity” option on the *Maternity Form* or have the provider(s) submit all medical needs on behalf of the member to Altrua HealthShare. Failure to notify Altrua HealthShare of pregnancy could result in the maternity needs being *ineligible* for sharing.

- ▶ Female members of Altrua HealthShare, who are married and have been a member for 10 consecutive months in a *combined membership* with either the member's spouse, child(ren) with a Gold or Silver *membership type* prior to conception, are *eligible* for maternity.
- ▶ Sharing for *maternity* starts at time of conception through delivery for mother and newborn.
- ▶ The *membership* share amounts for maternity are as listed below: (the shared amounts do not apply to the member's 1st or 2nd *MRA*)
 - a** \$4,000 per pregnancy for a normal delivery
 - b** \$6,000 per pregnancy when a delivery by cesarean section that is *medically necessary*
- ▶ Sharing amounts apply to miscarriages.
- ▶ If the member elects to use a licensed midwife for delivery, Altrua HealthShare requires that the licensed midwife test for group B strep prior to delivery. Any complications to the mother or newborn, due to the failure to test for group B strep, will deem those needs *ineligible*.
- ▶ Bronze Members' maternity needs are not *eligible* for sharing. If Bronze members desire to conceive and want maternity to be *eligible* for sharing, the *membership type* would need to be upgraded to Gold or Silver a minimum of 10 months prior to conception to be *eligible* for sharing.
- ▶ Any complications that arise for a mother and infant during an *ineligible* pregnancy will deem all needs related, *ineligible*.
- ▶ *Maternity* benefits do not apply to adoption.

01. COMPLICATIONS DURING PREGNANCY A complication of pregnancy is a disease or condition that is distinct from pregnancy but is adversely affected

or caused by pregnancy, and occurs during the pregnancy and not just at the time of labor or delivery. Complications that threaten the life of mother and child that require care or services not normally rendered during pregnancy will be subject to medical review, and apply towards the mother's *MRAs*.

Complications of pregnancy such as; false labor, occasional spotting, licensed medical professional prescribed rest during the pregnancy, and comparable severity associated with management of a difficult pregnancy will apply to the *Maternity* sharing limits.

02. COMPLICATIONS DURING DELIVERY Any life threatening complications pertaining to the newborn during and after the delivery will be subject to the child's *MRAs*. As such, any life threatening complication for the mother will be reviewed under her *MRAs*. The *maternity* sharing limit will cease to apply and the needs will apply to the *MRAs* when it is determined the mother and/or newborn are in danger and an internal review of medical records will be required.

03. HOW MATERNITY APPLIES TO THE NEWBORN An *eligible maternity* for the mother will result in the newborn being *eligible* for *membership*. While the newborn is in the hospital, and under non-life threatening circumstances, the *maternity* sharing limits apply.

The newborn will be added to the *membership* when born. Any membership changes, as a result of the newborn, that would increase the member's monthly contribution amount, will be incurred the month the newborn is delivered.

If a member does not wish to have their newborn automatically enrolled in the *membership*, the member must notify Altrua HealthShare immediately by selecting that option on the *Maternity Form* and submitting that request to Altrua HealthShare before the newborn is 30 days old. Additional contribution amounts will not be refunded for failure to comply.

If the member chooses not to have the newborn auto enrolled, but at a later date, desires for the infant or child to be added to their *membership*, the infant or child will be subject to the application process and the member may apply on behalf of the infant or child once the infant or child is over 30 days old. All provisions of the application process will apply and medical record review will be required.

If the pregnancy needs are *ineligible*, the newborn will be subject to the application process and the member may apply on behalf of the infant or child once the infant or child is over 30 days old. All provisions of the application process will apply and medical record review will be required.

G Appeals

If a need is denied as *ineligible*, and there is a dispute, the aggrieved member may seek reconsideration only through the appeal procedure described herein. Regardless of the potential outcome of an appeal, the existence of this appeal procedure should not be interpreted as creating any expectation of sharing or a legally enforceable right or entitlement since there are no contractual promises of sharing under the *Membership Guidelines*. Rather, the procedure is a method by which the *contributor* can be sure that Altrua HealthShare is sharing *monthly contributions* in accordance with the *Escrow Instructions* and *Membership Guidelines*.

APPEALS Most situations can be resolved simply by calling Altrua HealthShare. A Member Services representative will try to resolve the matter, usually within 10 business days. Denials due to a retroactive decline for *membership* or a *membership limitation* are reviewed again only if the aggrieved party submits a formal appeal.

The aggrieved party may formally appeal any denied need by contacting the Member Services Department for a complete description of the formal appeal procedure. To qualify for an appeal, a member's appeal should address at least one of the following three questions:

- 01.** What information does Altrua HealthShare have that is either incomplete or incorrect?
- 02.** How does the member believe Altrua HealthShare has misinterpreted the information already on hand?
- 03.** What provision in the Altrua HealthShare *Membership Guidelines* does the member believe Altrua HealthShare applied incorrectly?

Appeals submitted more than 90 days from the date of denial will not be considered. The appeal is reviewed first by a supervisor at Altrua HealthShare, then, if necessary, by the Appeals Board.

H Escrow Instructions

The *membership* directs Altrua HealthShare, as an escrow agent, to hold the member-to-member sharing contributions received by Altrua HealthShare, in an escrow account at an accredited financial institution. Those *monthly contributions* are then distributed for the purpose of medical needs sharing on behalf of the members pursuant to the following *Escrow Instructions* and in the following order;

- ▶ To pay the expenses of operating the *membership*, including all of the needs necessary for Altrua HealthShare to provide for the continued viability of the *membership*;
- ▶ To share *eligible* needs pursuant to the *Membership Guidelines* as modified from time to time by Altrua HealthShare, and as interpreted and applied by Altrua HealthShare;
- ▶ In the event the *membership* is to be *withdrawn*, and after Altrua HealthShare determines that the funds held in escrow are sufficient to pay for the items listed above, any remaining funds shall be disbursed to qualified charities, as determined by Altrua HealthShare.

Altrua HealthShare may deposit or otherwise hold the escrowed contributions in one or more common bank accounts with escrowed contributions from other membership participants, until they are distributed pursuant to these instructions. Interest or other earnings on the escrowed *monthly contributions* shall become escrowed *monthly contributions* and shall be held and disbursed pursuant to these instructions. Altrua HealthShare shall not be obligated to invest the escrowed *monthly contributions*, provided; however, that if the escrowed *monthly contributions* are invested, Altrua HealthShare shall not be liable for substandard returns or for losses. Also, as a condition of receiving and distributing the *monthly contributions*, Altrua HealthShare must report to the *membership* who the *monthly contributions* are given to.





Member Rights & Responsibilities

As a member of Altrua HealthShare, you have certain rights and responsibilities.

Members have the right to:

- › Receive considerate, courteous service with respect for personal privacy and dignity
- › Receive accurate information regarding *Membership Guidelines*
- › Have needs processed accurately once all necessary documentation has been received

- › Participate in and make decisions regarding your health care, regardless of whether treatment is *eligible* for sharing by the *membership*
- › Have all medical records and other information handled in a confidential manner
- › Be informed so you may make educated decisions before you receive treatment
- › Be informed about available *affiliated providers* and facilities
- › Express a concern or file an appeal about your processed medical needs
- › Make recommendations regarding *Membership Guidelines* as part of the annual process

Members have the responsibility to:

- › Treat all licensed medical professionals, personnel, and Altrua HealthShare employees courteously
- › Take charge of your health, make positive choices, seek appropriate care and follow your licensed medical professional's instructions
- › Provide all pertinent information to your licensed medical professional to assess your condition and recommend treatment
- › Ask questions and make certain that you understand the explanations and instructions you are given
- › Ask questions and understand the consequences of refusing a recommended medical treatment.
- › Understand that refusal of treatment may mean future medical needs will not be *eligible* for sharing
- › Communicate openly with your licensed medical professional and develop a patient/licensed medical professional relationship based on trust and cooperation
- › Participate in understanding your health problems and developing mutually agreed upon treatment goals
- › Read and understand the *Membership Guidelines* and any applicable *membership limitations* or needs that are *eligible* and call with any questions you may have
- › Constructively express your opinions, concerns or complaints to the appropriate people
- › Follow the *Membership Guidelines* and honor the *Statement of Standards* of Altrua HealthShare
- › Contact Altrua HealthShare at 1.888.244.3839 if you need assistance

To date, all eligible medical needs have been shared.

How it Works

Individuals, families and organizations rely on each other for their medical needs.



*MEMBER MEDICAL NEEDS ARE PROCESSED ACCORDING TO MEMBERSHIP GUIDELINES AND THE MEMBERSHIP TYPE SELECTED BY MEMBERS. **WHEN SUBMITTING ADDITIONAL DONATIONS, PLEASE MAKE CHECK PAYABLE TO ALTRUA MINISTRIES. DONATIONS ARE TAX DEDUCTIBLE.

CELEBRATING 20 YEARS — of — SHARING

This publication or the *membership* is NOT issued by an insurance company, nor is it offered through an insurance company. This publication or the *membership* does not guarantee or promise that your *eligible* medical needs will be shared by the *membership*; however, to date Altrua HealthShare has shared all *eligible* medical needs on behalf of the *membership*. This publication or the *membership* should never be considered as a substitute for an insurance policy. If the publication or the *membership* is unable to share in all or part of your *eligible* medical needs, whether or not this *membership* continues to operate, you will remain financially liable for any and all unpaid medical needs.

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 1.888.244.3839  altruahealthshare.org  P.O. Box 90849, Austin, TX 78709

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