



# Impact Health Sharing Accreditation

<https://www.impacthealthsharing.com/earn-ibo>

| QUESTIONS                                                                                                                                                                               | ANSWERS                                                                                                                                                                                                           |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Did you read the Impact Member Guidelines?                                                                                                                                              | Yes                                                                                                                                                                                                               |
| Which of the following is (are) a Key Principle(s) to healthcare sharing?                                                                                                               | All of the above.                                                                                                                                                                                                 |
| What is the Primary Responsibility Amount?                                                                                                                                              | The Primary Responsibility Amount is the amount a household must pay toward their own Eligible Medical Bills before their Eligible Medical Bills can be published and shared by other Impact members.             |
| According to the Impact Membership Guidelines, what is the definition of "Pre-Existing?"                                                                                                | Pre-existing conditions are conditions in which known signs, symptoms, testing, diagnosis, treatment, or use of medication occurred within 36 months prior to membership                                          |
| Which of the following is true regarding Healthcare Sharing?                                                                                                                            | Healthcare Sharing is a purely voluntary arrangement and is not insurance.                                                                                                                                        |
| At what point is a member able to change their Primary Responsibility Amount?                                                                                                           | A Member can change their PRA amount on the anniversary of their Membership Date.                                                                                                                                 |
| Which of the following is true as it pertains to maternity?                                                                                                                             | All of the above                                                                                                                                                                                                  |
| Healthcare Sharing Organizations are required to "publish" sharing activities to members in order to comply with various state regulations. What are some of the activities that Impact | All of the above.                                                                                                                                                                                                 |
| True or False: Members of Impact must go to doctors within Impact's specific provider network.                                                                                          | False.                                                                                                                                                                                                            |
| Of the following, which statement is true regarding prescription medications.                                                                                                           | The sharable amount for prescription drugs is limited to \$1200 per member per membership year after the PRA has been met.                                                                                        |
| What is the definition of an Eligible Medical Bill?                                                                                                                                     | Any incurred medical bill that meets the criteria for sharing as established in the Impact Guidelines.                                                                                                            |
| According to the Impact Statement of Beliefs & Ethics, which of the following statements is not true?                                                                                   | We believe we should only share with others who have the same religious affiliation.                                                                                                                              |
| A Member can appeal bill-sharing decisions for which of the following reasons?                                                                                                          | All of the above.                                                                                                                                                                                                 |
| Is Impact available in all 50 states?                                                                                                                                                   | No                                                                                                                                                                                                                |
| How many visits for outpatient Chiropractic, Cardiac Rehab., Physical/Occupational/Speech/Respiratory Therapy visits are eligible for sharing during each year of membership?           | 50 combined visits.                                                                                                                                                                                               |
| Which of the following is true regarding annual sharing limits?                                                                                                                         | There is a \$500,000 annual sharing limit per member.                                                                                                                                                             |
| Will there ever be a price increase to my Impact Membership?                                                                                                                            | Yes, there may be a small increase in price every year based on your age.                                                                                                                                         |
| Is there a membership option for Impact Members who are 65 years and older?                                                                                                             | Yes, those who are 65 years and older with Medicare Parts A and B* can be on an individual membership with a Primary Responsibility Amount of \$1,000. *Those on Medicare should go to Medicare.gov to learn more |
| What is the sharing limit for members within the first 60 days of membership (excluding pre-existing conditions)?                                                                       | \$50,000                                                                                                                                                                                                          |
| A "Co-Share" is the amount the member continues to pay even after the Primary Responsibility Amount is met. What are the co-share amount and co-share limit?                            | 10%; \$5,000 per household.                                                                                                                                                                                       |
| The monthly share amount is calculated based on which of the following?                                                                                                                 | The age of the oldest member in the household, the number of people applying (1, 2, or 3 or more), and choice of Primary Responsibility Amount.                                                                   |
| Does Impact have a group billing option for employers?                                                                                                                                  | Yes                                                                                                                                                                                                               |
| Are tobacco users eligible for membership?                                                                                                                                              | Yes, with a \$50 monthly fee per tobacco user including sharing limitations after age 50.                                                                                                                         |
| Are there any additional fees required for people above a certain BMI?                                                                                                                  | Yes, \$125                                                                                                                                                                                                        |
| Are Wellness Visits/Screening Tests eligible for sharing?                                                                                                                               | Yes, with limitations.                                                                                                                                                                                            |
| Choose the correct statement regarding pre-existing conditions:                                                                                                                         | High blood pressure and/or high cholesterol will not be considered a pre-existing condition for purposes of determining eligibility for future vascular or cardiac events.                                        |
| How long can adult unmarried children stay on a family membership?                                                                                                                      | Up to age 26                                                                                                                                                                                                      |
| Members are always responsible for paying their PRA and co-share before other members share their eligible medical bills. This is true except in what one instance?                     | One annual/well office visit and \$150 lab allowance                                                                                                                                                              |
| True or False: Diagnosis and treatment must be performed in the U.S. to be eligible for sharing, except in emergencies.                                                                 | True.                                                                                                                                                                                                             |