

# Membership Health Plans Comparison Worksheet

## **TYPES of Medical Cost Sharing plans:**

- Membership by Religion,
- Membership by Lifestyle,
- Membership by Association

READ the Membership Guidelines and Maternity Guidelines. Guidelines are easier to understand than an insurance contract.

## **Out of Pocket Amount - OOP**

Instead of a deductible you pay a 'family fee' or 'Initial Unshared Amount' IUA or some other term to mean [deductible]. Is it per NEED or does it accumulate, how does the OOP work?

If the family fee accumulates, what is the maximum amount a member/family pays per membership year \_\_\_\_\_

OR

family fee does not accumulate, what is it per NEED (illness, injury, accident, diagnosis) \_\_\_\_\_ How many NEEDS per membership \_\_\_\_\_?

Is there a life time sharing limit? YES, \_\_\_\_\_ or NO

Is there a maximum amount per NEED? YES, \_\_\_\_\_ or NO

What are the TERMS for PRE-EXISTING CONDITIONS? Most cost sharing communities have some declarations on pre-existing conditions and genetic conditions.

## **Plan Benefits**

Does the plan offer ACA compliant annual exam or any paid office visits?

Plans may include the following features for a fee or bundled in the monthly contribution.

- Teledoc
- 2nd MD
- RX Sharing
- Mental health
- Worldwide coverage
- Discounts to dental and vision providers.
- Concierge health services

## **What happens with my monthly contribution?**

If the plan is true cost sharing then the member contributes to a 'sharing bucket' and from that bucket member needs are distributed to a member with a need by a TPA (third party administrator)

OR

Members send money to another member with a need

OR

It works more like insurance, you show a card and get a predetermined cost share.

OR

More.