

ARE YOU A SMALL
BUSINESS
OWNER?

WOULD A GROUP
HEALTHCARE
PROGRAM WITH
NO OUT OF
POCKET MONEY
FROM YOU HELP
YOU WITH HIRING
AND KEEPING
GOOD
EMPLOYEES?

THEN YOU ARE IN
THE RIGHT PLACE!



The Healthcare System is....

DRAGGON



| A Tipping Point

- ✔ The average individual in America paid \$780 per month & the average family paid \$2,000 per month for traditional marketplace Health Insurance in 2022
- ✔ The #1 reason for bankruptcies is due to medical issues and bills

Disruptive Technology is dramatically changing the way we live our lives:



NETFLIX



Uber



amazon





Impact
Health Sharing



An Alternative to the high cost of Health Insurance

How Does Health Sharing Compare to Health Insurance?



vs. Health Insurance



U.S. Healthcare Usage In 2019

1% of the population used 21% of all healthcare services.

5% of the population used 49% of all healthcare services.

20% of the population used 81% of all healthcare services.

OUR TARGET MARKET!






80% of the population used 19% of all healthcare services.

50% of the population used 3% of all healthcare services.

Source: [HealthSystemTracker.org](https://www.healthsystemtracker.org)

THE BENEFITS OF GROUP HEALTH CARE FOR SMALL BUSINESSES

In today's labor market, medical coverage isn't just an option for many employers - it's a necessity. A competitive benefits package is an essential tool that drastically impacts recruiting, retention, and employee performance.

-  **80% of employees** named health care one of the most important benefits.
([Healthleaders](#))
-  **88% of employees** would consider taking a lower-paying job with better health benefits.
([Fractl](#))
-  **86% of workers** state that competitive benefits are a significant advantage when it comes to choosing a job.
([Harris Poll](#))
-  Employees are up to **71% more likely** to stay if they participate in a robust employer health plan.
([Journal of Occupational and Environmental Medicine](#))
-  Employees that believe their employer cares about their health and well-being are 38% more engaged and ten times less likely to be hostile.
([SHRM](#))

What Most People Want

What is the most important factor you consider when picking a health plan?

34% Monthly Premiums I Can Afford

30% Affordable Copays and Deductibles

11% Monthly Premiums My Employees Can Afford

10% A Strong Network of Medical Providers

9% Getting Key Medical Benefits

6% Other

Your Employees Are Going to Love This!

Your Bottom Line is Going to Love This!



Non-Profit:

Eliminates the financial conflict that naturally exists between an Insurance Company and its Policy Holders



Non-Insurance:

Isn't restricted by regulations and mandates that makes insurance expensive and too rigid



Targeted:

Ideally suited to healthy individuals and families with few pre-existing conditions

Your Employees Are Going to Love This!

Your Bottom Line is Going to Love This!

- ✔ You get a group dashboard to monitor things.
- ✔ Your employees get their own private portals to monitor their accounts.
- ✔ Employee payment will be by payroll deduction.
- ✔ Billing can be set up multiple ways.
- ✔ Your Employees can pay for it.
- ✔ Or you can pay for it.
- ✔ Or you and your employees can share the costs.

**Your
Employees
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Love This!**

**Your
Bottom Line
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- ✔ You can choose the Primary Responsibility Amount (Deductible) \$2500, \$5000, \$7500 or \$10000
- ✔ The PRA is for the whole family, not per family member.
- ✔ The Co-Share (Co-Pay) is 10% With a \$5000 Cap per family, not family member.

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- ✔ Enroll any time of year
- ✔ 50%-70% Less Expensive
- ✔ See any Dr you want....no network
- ✔ When in a critical situation, choose the best of the best in the United States!
- ✔ If the doctor or hospital does not accept Impact Health Sharing, Impact will negotiate the final bill with them and cut a check to the patient to pay the bill.

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**| Your
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Free Annual Physicals
We want to keep you healthy!



**Industry Leading Prescription
Savings Program:** Industry
first wholesale pass through
approach.



**\$150 credit for
labs/diagnostics**

Your Employees Are Going to Love This!

Your Bottom Line is Going to Love This!



Comprehensive programs for preventative services, maternity, accident, illness, injuries



Free Telemedicine

Be seen by a doctor from the comfort of your home.



Teletherapy

Struggling with a mental issue? Talk with a professional from the comfort of your home.

Your Employees Are Going to Love This!

Your Bottom Line is Going to Love This!



What About Pre-existing Conditions?

Any medical condition treated in the last 3 years is considered pre-existing. After 3 years without treatment, it is no longer considered pre-existing. Even with a pre-existing condition, Impact Health Sharing may be the better way to go.

A Hypothetical Example

A family of 4 is covered with Impact, the father has a pre-existing heart condition, their monthly payment is \$605. The father has a heart attack and is hospitalized. The hospital bill is \$200,000. Impact negotiates the bill down to \$14,000. That is the only medical event the family has that year. Total out of pocket for the family that year is **\$21,260** (the \$14,000 plus the \$605 monthly).

Same family with traditional insurance where there are no pre-existing situations. They are paying \$1700 per month with a \$10,000 deductible and a 20% co-pay. The father has a heart attack and is hospitalized. The hospital bill is \$200,000. The insurance company negotiates it down to \$14,000. The family pays the first \$10,000 because of the deductible and then 20% of the remaining \$4,000 or \$800. The total out of pocket for the family that year is **\$31,200** (the \$10,000 plus the \$800 co-pay plus \$20,400 for the monthly)

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What About Pre-existing Conditions?

Another Hypothetical Example

A family of 4 is covered with Impact, the father has a pre-existing heart condition, their monthly payment is \$605. The father has a heart attack and is hospitalized. The hospital bill is \$200,000. Impact negotiates the bill down to \$14,000. That is the only medical event the family has that year. Total out of pocket for the family that year is **\$21,260** (the \$14,000 plus the \$605 monthly).

Same family with traditional insurance where there are no pre-existing situations. They are paying \$2100 per month with a \$2,500 deductible and a 20% co-pay. The father has a heart attack and is hospitalized. The hospital bill is \$200,000. The insurance company negotiates it down to \$14,000. The family pays the first \$2,500 because of the deductible and then 20% of the remaining \$11,500 or \$2,300. The total out of pocket for the family that year is **\$30,000** (the \$2,500 deductible plus the \$2,300 co-pay plus \$25,200 for the monthly)



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What About Pre-existing Conditions?

What happens if a claim is denied by traditional insurance?

With traditional insurance, once they deny a claim, you are on your own. They will not negotiate the price down for you. Remember, their primary responsibility is to the shareholders, not you! There is no benefit to the shareholders in spending money to negotiate down a fee they are not going to pay for.

With Impact Health Sharing, they will negotiate down the fee even if they are not going to pay for it. Their primary responsibility is to you!

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I am on a Group Plan with my Employer. Should I Switch?

A Hypothetical Example

A family of 4 where the oldest parent is about 40 years old is covered with traditional insurance where there are no pre-existing situations. They are paying **\$630** (30% of \$2,100) per month with a \$2,500 deductible per family member and a 20% co-pay.

With Impact Health Sharing they would pay **\$605** per month with a \$2,500 PRA (deductible) for the whole family with a 10% co-share (co-pay) with a \$5,000 cap for the whole family.








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I have heard bad things about health sharing plans. What makes Impact Health Sharing different?

With most Health Sharing Plans, they:

-  do not pay the provider directly.
-  do not negotiate a lower price.
-  reimburse you for the payments made.
-  reimbursement is typically in 90 days, may be longer.
-  have a lifetime cap on procedures.

With Impact Health Sharing, we:

-  pay the provider directly
-  negotiate a lower price
-  make payment typically within 19 days
-  have no lifetime caps


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 **96% Subscriber Retention Rate**

 **98% Acceptance by Doctors!**

 **Doctors Paid Within 19 Days!**

 **Doctors are paid up to 40% more
than with traditional insurance!**

 **You pay less, doctors get paid
more! We want you to be a
good customer for your
doctor!**

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**Bottom Line:
Impact Health Sharing
from the Consumer's end
and the Doctor's end
acts just like insurance,
only better!**

**Better Patient Coverage!
Lower Cost for the Patient!
Better Pay for the Doctor!
Quicker Bill Paying!
Less Paperwork!**

A WIN FOR EVERYONE!



Your Employees Are Going to Love This!

| Your Bottom Line is Going to Love This!



- ✔ To get started, create a list of your employees that includes:
- ✔ Is this for an individual or family?
- ✔ The birthdate of the oldest person in the family.
- ✔ Does anyone in the family use nicotine including vapes?
- ✔ **SUPER EASY!**

IMPACT MEMBERSHIP CARD

Sample Member ID Card: FRONT



The front of the membership card features the Impact Health Sharing logo on the left. The card is divided into sections for Member Services, Pharmacy, Primary Member, Household Members, and a Provider Fee table. A large, faint watermark of the Impact logo is visible in the background.

Impact
Health Sharing

Member Services:
ImpactHealthSharing.com
(855) 378-6777

Pharmacy:
GRP IMP002
BIN 018448
PCN 66202303

Primary Member
John Sample

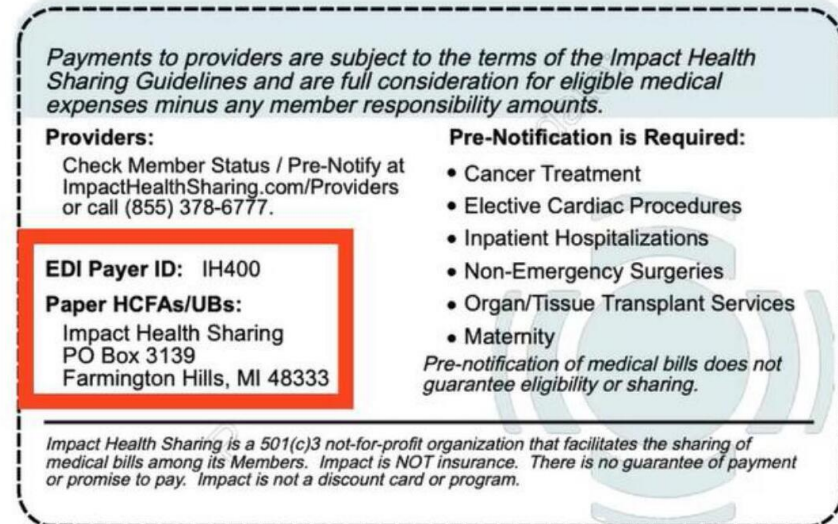
Household Members
John Sample
Jane Sample
Jimmy Sample

Membership ID
SMPL0001

Provider Fee:	
MDLive	\$0
Office Visit	\$50
Urgent Care	\$75
Specialist	\$75
Outpatient Services	\$75
ER & Inpatient	\$150

MDLIVE (855) 800-4077

Sample Member ID Card: BACK



The back of the membership card contains important terms and conditions. It includes a disclaimer about provider payments, contact information for providers, a list of services requiring pre-notification, and a disclaimer about the organization's status as a 501(c)3 not-for-profit.

Payments to providers are subject to the terms of the Impact Health Sharing Guidelines and are full consideration for eligible medical expenses minus any member responsibility amounts.

Providers:
Check Member Status / Pre-Notify at ImpactHealthSharing.com/Providers or call (855) 378-6777.

Pre-Notification is Required:

- Cancer Treatment
- Elective Cardiac Procedures
- Inpatient Hospitalizations
- Non-Emergency Surgeries
- Organ/Tissue Transplant Services
- Maternity

Pre-notification of medical bills does not guarantee eligibility or sharing.

EDI Payer ID: IH400

Paper HCFAs/UBs:
Impact Health Sharing
PO Box 3139
Farmington Hills, MI 48333

Impact Health Sharing is a 501(c)3 not-for-profit organization that facilitates the sharing of medical bills among its Members. Impact is NOT insurance. There is no guarantee of payment or promise to pay. Impact is not a discount card or program.



COST EXAMPLE...INDIVIDUAL AGE 35:

Primary Responsibility Amount	Co-Share	Standard Rate
\$2500	10%	\$246
\$5000	10%	\$194
\$7500	10%	\$148
\$10000	10%	\$102



COST EXAMPLE...FAMILY AGE 51.... 3+ MEMBERS:

Primary Responsibility Amount	Co-Share	Standard Rate
\$2500	10%	\$628
\$5000	10%	\$571
\$7500	10%	\$513
\$10000	10%	\$456

We Have Zoom Meetings
Going Over This Information
Where You Can Ask Questions

Every Tuesday

10:00AM EST

8:00PM EST

Simply Go To

www.TeamPossibleZoom.com

For more information
or to take the next step,
get back with the
person that sent you here.

You will be Glad You Did!